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ABSTRACT

This occupational investigation guide contains learning activities for instruction in economic and societal factors. Activities included in the guide focus on areas such as (1) locating employment sources, (2) locating salaries in classified ads, (3) selecting suitable jobs, (4) learning about the services of the Texas employment commission, (5) using a telephone correctly, (6) learning a business letter form, (7) defining terms on job applications, (8) writing a resume, (9) simulating a job application/job interview, and (10) recognizing employee's responsibility to the employer. Each activity includes six basic components: objectives, suggested activities, directions, information sheets, transparency masters, and student handouts. (LRA)

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# ECONOMIC AND SOCIETAL FACTORS

## Occupational Investigation
## Guide

**MATERIALS DEVELOPED AND DISTRIBUTED BY**

Occupational Curriculum Laboratory
Secondary and Higher Education
East Texas State University
Commerce, Texas

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**IN COOPERATION WITH**

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Austin, Texas

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**1979**

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# ECONOMIC AND SOCIETAL FACTORS

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# FOREWORD

The Occupational Investigation (O.I.) resource materials and teacher's handbook were developed as a result of a project funded through the Research Coordinating Unit, Department of Occupational Education and Technology, Texas Education Agency and completed by East Texas State University and the Occupational Curriculum Development Laboratory. The resource materials were developed with the assistance of the O.I. instructors throughout the state of Texas and were subjected to formal field testing and evaluation.

The materials were designed to be self-contained, and therefore require no prerequisites or specific sequence of presentation. However, the activities which comprise each guide--Self-Appraisal, Economic and Societal Factors, Occupational Clusters, and Educational Planning--may be selected by the teacher in such manner that the O.I. course progresses logically and efficiently. The teacher's handbook provides suggestions for the organization and presentation of the resource and instructional materials.

# ACKNOWLEDGMENTS

Appreciation is expressed to those whose expertise made possible the development of the Occupational Investigation resource materials. Many teachers across the state have contributed their time in providing information and activities for the initial development of these publications that will be made available to other O.I. programs across the state.

Special thanks are extended to those teachers who field-tested the activities as they were developed and provided periodic evaluations and comments to be used in revision and further development.

The following guest writers and consultants should be recognized for their significant contributions to this research and development project.

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Special thanks are extended to the Instructional Materials Centers at Texas A & M University, Texas Tech University, and University of Texas at Austin for their contributions.

## USE OF RESOURCE MATERIAL

The Occupational Investigation (O.I.) resource material covers the four designated areas of instruction: Self-Appraisal, Economic and Societal Factors, Fifteen Clusters, and Educational Planning. Each area includes most of the following: objectives, suggested activities, information sheets, student handouts, and transparency masters.

Careful study of the activities will enable the teacher to determine:

A. The amount of material to be covered in each class period

B. Any skills that should be demonstrated

C. The supplies and equipment needed

D. The amount of classroom time needed for both teacher demonstration and student practice

E. Any resource personnel who must be contacted.

The resource materials were organized to be self-contained. The basic components of these materials are as follows:

### OBJECTIVES

Each activity is based on an objective. The objective specifies the behavior the student should be exhibiting, thus providing students with a sense of direction.

A classroom discussion should follow immediately after the objective is read to the students so that any questions concerning the performances expected of the student can be answered.

### SUGGESTED ACTIVITIES

Each area of instruction has self-contained activities, outlining steps to follow in accomplishing the objective.

### DIRECTIONS

Duties of the teacher will vary from activity to activity, but the following are minimum activities for the teacher:

1. Provide students with objective, information, and assignment sheets
2. Discuss objectives and any information sheets
3. Make transparencies (when included)

4. Demonstrate or discuss procedures outlined on student handout (when included)

Any additional instructional activities and teaching methods to aid students in accomplishing the objectives are strongly encouraged.

## INFORMATION SHEETS

Information sheets, when included, provide content essential for meeting the cognitive requirements of the area of instruction. These sheets provide an excellent guide for presenting necessary knowledge necessary to develop the skills specified in the objective.

Teachers and students should read the information sheets before the information is discussed in class. Students are encouraged to make any additional notes on the information sheets to help them in their learning process.

## TRANSPARENCY MASTERS

Transparency masters provide information in a special way. Transparencies may present new information or they may reinforce information presented in the activity. They are particularly effective when identification is necessary.

Make the transparencies from the masters and place them in your notebook for immediate use.

Copies of transparency masters can be made and used as a student handouts to supplement the material contained in the activity.

## STUDENT HANDOUTS

Student handouts give directions to study and furnish activities which provide application of the knowledge contained in the teachers information and directions. These may be given to the student for completion in class or used for homework assignments.

## PERSONALIZING AND LOCALIZING RESOURCE MATERIALS

Carefully review the resource materials before using the activities in the classroom. In reviewing the activities, you may find it necessary to localize and personalize the activities based upon the needs of your students.

Some of the ways of supplementing any of the four areas of resource materials or activities are the use of audio-visuals, attention getters, field trips, resource personnel, games and simulations, case studies, peer teaching, role-playing, and personal experiences of both the teacher and students.

Various methods may be used in localizing an area of the resource materials. You may wish to apply some of the activities to the local community, add additional materials from newspapers and magazines, invite local resource people, and arrange for field trips.

In personalizing the resource material, you may want to make the course content relevant to home situations. You may wish to involve students in the planning of different activities by using their personal experiences. Having students involved in the teaching of some of the materials is sometimes an effective example of peer teaching.

# ECONOMIC AND SOCIETAL FACTORS

ACTIVITY: Locating Employment Sources

OBJECTIVE: After completing this activity, the student should be able to list at least three places where job leads can be found.

APPROXIMATE TIME: 70-115 minutes

MATERIALS: Handouts: Information Sheet, Job Hunt Situations, Job Hunt Situations Answer Sheet; paper; pen or pencil

DIRECTIONS: Distribute copies of the Information Sheet to the students. Discuss sources of employment with them. Ask the students to keep the sheet for reference.

Give each student a copy of the Job Hunt Situations and the Answer Sheet. This part of the activity may be conducted individually or in groups.

As an individual activity, the student will read each situation, select an employment source suited to each job hunter, and record the source on the Answer Sheet. After students have completed assigning employment sources to situations, the teacher may discuss individual selections in one large group, or in small groups of three to four students.

As a group activity, the teacher or a student discussion leader (who is selected by the teacher at the beginning of the activity) will call on students to read aloud each situation. After a situation has been read to the group, the teacher or student leader will initiate discussion of suitable employment sources for the given job hunter. In this manner, the Answer Sheet is completed by the group. This activity may be conducted in small or large groups, including the class as one group.

# ECONOMIC AND SOCIETAL FACTORS

## INFORMATION SHEET

Sources of Employment:

- Friends, neighbors, and relatives of the student are often the first source of job openings information.

- Texas Employment Commission (TEC) has more listings in occupational areas than any other single source; the supply and demand in occupational information also is available. The TEC maintains a network of job openings information, counseling, and career consultation services.

- Job placement services of various schools, colleges, and universities is a good source of all type of jobs. (Usually open only to current students and alumni.)

- Classified ads in newspapers, professional journals, and trade magazines provide a broad range of definite openings.

- Business news pages in the local newspaper often disclose a new store opening, a store expansion, a new industry moving to town, or someone's promotion.

- Industrial and craft unions often have the exclusive right to hire for some companies. However, for the student the first step would be acceptance into an apprenticeship program. Each union deals with a limited number of occupations.

- Yellow Pages of the telephone directory and industrial directories (example: Houston's Oil and Gas Directory) are sources of names of firms according to type of business or service. Should be extensively used.

(continued)

## ECONOMIC AND SOCIETAL FACTORS

### INFORMATION SHEET (continued)

- Private employment agencies are not geared to entry-level jobs and are often less than helpful for the beginner.
- Service clubs, such as Rotary, Lions, Optimists, often have a job-find project for teenagers. The service clubs are listed in the telephone directory and club secretaries may be able to furnish the information.

Looking for a Job?
DIVE IN!

## ECONOMIC AND SOCIETAL FACTORS

### JOB HUNT SITUATIONS

Marty L. has just moved to a new city. Marty was a computer programmer at the largest bank in the previous city. Having a B.A. degree in computer science and two years of professional training, Marty wants to return to the banking business. With interests and abilities in this area, a management position may be available in the future. Where is a good place for Marty, with good qualifications, to go to locate an excellent job?

Lou M. and a little brother are living with their mother and father. Six months ago their dad was injured on the job and will be off for six months more. Although their dad is receiving compensation pay, Lou needs a job to help out. Lou, 16, is a year behind in school because of a major illness during 4th grade. Lou likes to cook, especially to barbecue. A teacher recognized the interests and gave Lou two fine cookbooks. Where should Lou look for a job? Who can be asked for references? What vocational program might Lou be interested in?

Dana G. was graduated from high school in June, but has not decided what to do. In school, Dana was good in English and math. Dana helped out at an uncle's business on the weekends because of an ability to quickly operate a cash register. Dana gets along well with people, has self-confidence and is willing to learn anything? At age 17½, what are some job sources for Dana to investigate?

Chris R. has never worked but is strong and willing to do hard work. Chris is just 16 and has not had any vocational training in school. The high school has a masonry program in which Chris has interest. Many members of Chris' family either have their own contracting companies or work for H.B. Backney, the biggest contractor in town. What is Chris' best bet for locating a job now?

Pat S. needs a summer job to earn money for the senior year. Pat will soon be 17 and has experience in outdoor work at a greenhouse. Pat can get good references from the greenhouse manager, a science teacher, and several neighbors for whom gardening was done. In terms of long-term goals, Pat wants to go to college, major in landscape architecture, and eventually open up a company. Pat wants to talk with every medium-size nursery, greenhouse, and florist on the east side of town, where Pat lives. Where is the best place to start compiling a list of businesses that might need Pat's experience and knowledge?

Terry G., 17, has been caring for two little brothers since age 11. During one summer vacation, Terry worked at a youth camp as a junior counselor. Terry wants to go to the Nursing School at Baptist Hospital in the fall. This summer Terry needs to earn $500 to cover some estimated expenses at school. Terry would also like a job that could be continued through the school year. What are some job situations that Terry might investigate?

# ECONOMIC AND SOCIETAL FACTORS

## JOB HUNT SITUATIONS

## ANSWER SHEET

Marty L. ____________________

Lou M. ____________________

Dana G. ____________________

Chris R. ____________________

Pat S. ____________________

Terry G. ____________________

EMPLOYMENT SOURCES

Friends, neighbors, relatives

Texas Employment Commission

Job placement services in school

Classified advertisements

Business news in the newspaper

Industrial and craft unions

Yellow pages

Private employment agencies

## ECONOMIC AND SOCIETAL FACTORS

ACTIVITY: Using the Classified Ads

OBJECTIVE: After completing this activity, the student should be able to list and define three or more classified ad abbreviations.

APPROXIMATE TIME: 50 - 100 minutes

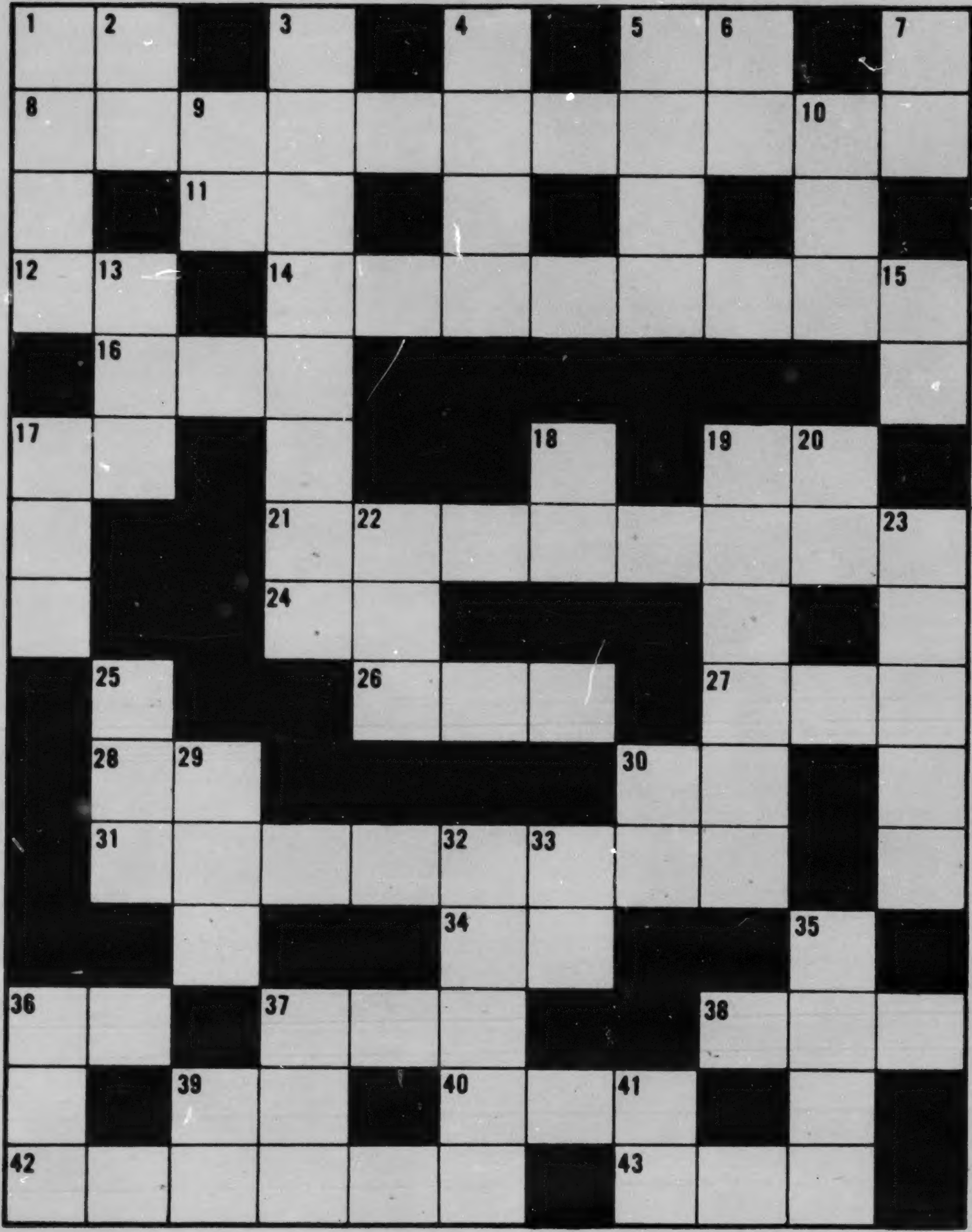
MATERIALS: Handouts: Crossword Puzzle, Classified Ad Abbreviations Crosswords; pencil; classified ad section of newspaper; transparency (from transparency master)

DIRECTIONS: Each student will use the classified ad section of the newspaper. They will use the ad section to locate abbreviations for the crossword puzzle.

After finding the correct abbreviation, the student will write it in the right spaces on the crossword puzzle. When they have completed this activity, have them exchange papers to check their answers. The teacher may need to provide help with some of the abbreviations. The answer key may be placed on the transparency as needed. Discuss the different types of abbreviations with the students as a follow-up.

## ECONOMIC AND SOCIETAL FACTORS

## CROSSWORD PUZZLE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## ECONOMIC AND SOCIETAL FACTORS

## CROSSWORD PUZZLE ANSWER KEY

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 M | 2 E | ■ | 3 B | ■ | 4 L | ■ | 5 I | 6 N | ■ | 7 P |
| 8 E | X | 9 P | E | R | I | E | N | C | 10 E | D |
| S | ■ | 11 O | N | ■ | M | ■ | T | ■ | Y | ■ |
| 12 H | 13 S | ■ | 14 E | M | P | L | O | Y | E | 15 E |
| ■ | 16 E | L | F | ■ | ■ | ■ | ■ | ■ | ■ | X |
| 17 E | X | ■ | I | ■ | ■ | 18 P | ■ | 19 R | 20 R | ■ |
| A | ■ | ■ | 21 T | 22 R | A | I | N | E | E | 23 S |
| R | ■ | ■ | 24 S | E | ■ | ■ | ■ | S | ■ | H |
| ■ | 25 A | ■ | ■ | 26 P | R | O | ■ | 27 U | P | I |
| ■ | 28 P | 29 S | ■ | ■ | ■ | ■ | 30 A | M | ■ | F |
| ■ | 31 P | A | R | T | 32 T | 33 I | M | E | ■ | T |
| ■ | ■ | L | ■ | ■ | 34 R | N | ■ | ■ | 35 P | ■ |
| 36 F | T | ■ | 37 B | A | N | ■ | ■ | 38 R | E | Q |
| E | ■ | 39 A | B | ■ | 40 E | M | 41 P | ■ | E | ■ |
| 42 E | S | T | A | T | E | ■ | 43 M | G | R | ■ |

TM-1

## ECONOMIC AND SOCIETAL FACTORS

## CLASSIFIED AD ABBREVIATIONS CROSSWORDS

### WORDS ACROSS

1. Master's degree in engineering
5. Preposition
8. Exp. is abbreviation for this word
11. Preposition
12. ___.___. diploma
14. A person who works for another
16. A very small being
17. Example
19. Abbreviation for rail transportation
21. Persons receiving on-the-job experiences
24. Direction (latitude & longitude)
26. Skilled worker
27. A wire news service
28. Something added to a letter
30. Abbreviation for morning
31. Not full-time
34. Nurse's title
36. Not part-time
37. Prohibit
38. Necessary (abbreviation)
39. Undergraduate degree
40. Abbreviation for worker
42. A large house and grounds
43. This person takes charge

### WORDS DOWN

1. Close-knit wire
2. Same as #17 across
3. Some companies provide these
4. Walk lamely
5. Preposition
6. No payment necessary (abbreviation)
7. Local law enforcement agency
9. U.S. agency which delivers mail
10. You see with this
13. Male or female ___ ___ ___ (one word)
15. Same as #2 down
17. You listen with this
18. Greek letter
19. A summary of personal and work experiences
20. About or concerning
22. An agent (abbreviation)
23. A period of work, usually 8 hours
25. Employment form (abbreviation)
29. Pay (abbreviation)
30. Same as #30 across
32. Abbreviation for #21 across
33. Preposition
35. One who is equal
36. Money charged for a service
37. Undergraduate degree in business
39. Preposition
41. Abbreviation for afternoon

## ECONOMIC AND SOCIETAL FACTORS

| | |
|---|---|
| ACTIVITY: | Locating Salaries In Classified Ads |
| OBJECTIVE: | After completing this activity, the student should be able to identify and locate at least one salary in the classified ad section. |
| APPROXIMATE TIME: | 30 - 50 minutes |
| MATERIALS: | Handout: Worksheet; pen; glue; blunt scissors; classified ad section |
| DIRECTIONS: | Each student will use the classified ad section of the paper. Have each clip as many different ads as possible which show salaries. The student will then glue the cut-out ad to the top half of the worksheet and answer the questions at the bottom of the paper. List on the chalkboard some of the student's answers. |

## ECONOMIC AND SOCIETAL FACTORS

### WORKSHEET

Name ______________________

# JOB$

From the classified ad section of the newspaper, find and cut out as many jobs as you can which give beginning salary. (Note difference in salaries.)

**think!**

Why do some jobs pay more than other jobs do?

1. ______________________
2. ______________________
3. ______________________
4. ______________________
5. ______________________
6. ______________________

## ECONOMIC AND SOCIETAL FACTORS

**ACTIVITY:** Reading Classified Ads

**OBJECTIVE:** After completing this activity, the student should be able to answer specific questions concerning at least one Help Wanted ad, such as job cluster, salary, hours, location, and skills required by the job.

**APPROXIMATE TIME:** 50 - 90 minutes

**MATERIALS:** Handout: Let's Read the Classified Advertisements, classified sections of newspaper, glue, blunt scissors, pens

**DIRECTIONS:** Each student should have a newspaper classified section or page. Each will cut out two Help Wanted ads for jobs they believe they might like to do. These will then be glued on the worksheet and the questions answered. If the answer is not given in the advertisement, N/A will be written in the blank.

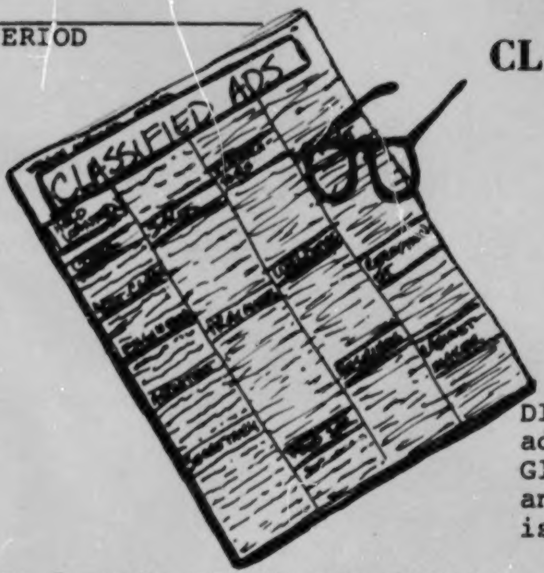
The teacher should list the clusters on the chalk board. After this activity is completed, the student should hand in this activity for the teacher to check. This allows the teacher to find out how much the student knows about clusters.

ECONOMIC AND SOCIETAL FACTORS

NAME ____________________

PERIOD ____________________

# LET'S READ THE CLASSIFIED ADVERTISEMENTS



DIRECTIONS: Cut out two Help Wanted ads on jobs YOU think YOU might enjoy. Glue them on the spaces below and then answer the questions. If the answer is not given in the ad, write N/A.

JOB 1- WHAT IS THE JOB TITLE? ____________________

Glue ad here

WHAT CLUSTER IS IT IN? ____________________

WHO IS DOING THE HIRING? ____________________

HOW MUCH WOULD YOU EARN? ____________________

WHEN WOULD YOU WORK? ____________________

WHERE IS THE JOB? ____________________

WHAT SKILLS ARE NEEDED? ____________________

JOB 2- WHAT IS THE JOB TITLE? ____________________

Glue ad here

WHAT CLUSTER IS IT IN? ____________________

WHO IS DOING THE HIRING? ____________________

HOW MUCH WOULD YOU EARN? ____________________

WHEN WOULD YOU WORK? ____________________

WHERE IS THE JOB? ____________________

WHAT SKILLS ARE NEEDED? ____________________

## ECONOMIC AND SOCIETAL FACTORS

**ACTIVITY:** Selecting Suitable Jobs

**OBJECTIVE:** After completing this activity, the student should be able to select from the classified ad section of the newspaper at least three jobs that are personally suitable.

**APPROXIMATE TIME:** 50 - 75 minutes

**MATERIALS:** Handout: Let's Find a Job for Pat, Lee, Sandy, Chris, and Gerry, classified ad sections of the newspaper, pencil

**DIRECTIONS:** Provide each student a copy of the classified ad section and the handout. Refer the students to the directions for the worksheet and read them aloud.

After each student writes three or more suitable jobs for each of the five story characters, the students may gather into small groups to discuss their selections.

## ECONOMIC AND SOCIETAL FACTORS

### LET'S FIND A JOB FOR PAT, LEE, SANDY, CHRIS, AND GERRY

Directions: Read each individual's story below and then find at least three suitable jobs for the person in the classified ad section. Write your job selections for each person in the "Job List" area on the right hand side of the worksheet.

| | JOB LIST |
|---|---|
| Pat C. has just been graduated from high school after being in a Distributive Education (retail trade) program for two years. Pat has experience as a stock person and as a salesperson. The high school record shows that Pat is strong in English and math. Using the classified ads, select one or more jobs which Pat would find suitable. | |
| Lee J., 16, will be a junior in high school next year. Lee is neat, can type well, is good in English, and is weak in math. Lee can work from 4 until 8 p.m. on school days and all day Saturdays and Sundays. Using the classified ads, select one or more jobs which Lee would find suitable. | |
| Sandy W. worked as an engineer's assistant while studying drafting in high school. A strong scholastic record made it possible for Sandy to enter a local school of engineering. Two years ago, Sandy graduated with an architectural engineering degree. Using the classified ads, select one or more jobs which Sandy will find suitable. | |
| Chris H., 18, left school in the 10th grade because of a desire to work out-of-doors and earn some money for the family. With 2½ years experience on construction crews for home builders, Chris has risen from tool carrier to assistant carpenter. Using the classified ads, select one or more jobs which Chris will find suitable. | |
| Gerry C., 17, likes to cook and has taken two years of cooking classes in high school. Gerry has been in charge of the kitchen at home for four years, directing all kitchen activities for the other children, planning meals, doing the shopping, and for the last two years has handled all of the household domestic monies. Using the classified ads, select one or more jobs which Gerry will find suitable. | |

## ECONOMIC AND SOCIETAL FACTORS

ACTIVITY: Keeping A Record of Alternative Job Sources

OBJECTIVE: After completing this activity, the student should be able to record alternative job sources.

APPROXIMATE TIME: 70 - 115 minutes

MATERIALS: Handouts: Student Information Sheet: Let's Keep A Record, Alternative Job Sources; Yellow Pages section or pages from the telephone book; pencil; teacher reference: Teacher Information Sheet; transparency (from transparency master)

DIRECTIONS: Distribute copies of the handouts. Select from two to four students to read aloud from the Student Information Sheet. The other students should read along silently.

After the background information has been read and discussed for about ten minutes, ask the students to from small groups of three to four persons. Distribute Yellow Pages to each group. Each student will select a job family which is interesting and, using the Yellow Pages, locate information regarding companies who employ persons within the job family. The information should be recorded on the Alternative Job Sources handout.

## ECONOMIC AND SOCIETAL FACTORS

## TEACHER INFORMATION SHEET

## "THERE'S MORE THAN ONE WAY TO SKIN A CAT"

## or ALTERNATIVE JOB SOURCES

Background: If students want to work in a hospital, they probably will not make all of their applications to grocery stores. As obvious as this sounds, it is worth following a little further. Persons who want to work in a hospital might have a very limited selection of places to apply if the city in which they live is of moderate size with perhaps only one or two hospitals. It may be necessary to consider some alternatives if these hospitals are contacted and do not offer much hope for a job.

One alternative might be to look to other nearby communities or to the larger cities. Another alternative might be to consider establishments that might have a potential for similar work. These may include:

clinics
nursing homes
homes for the aged
special schools for the handicapped

Or, if the job sought involves some type of laboratory work, other possibilities could include:

industrial laboratories
water purification plants
veterinary hospitals

The job selection, therefore, is not as limited as it first appears. Usually, the more applications which are submitted to logical job sources, the greater the chances of securing an acceptable job.

ECONOMIC AND SOCIETAL FACTORS

STUDENT INFORMATION SHEET

## Let's Keep A Record

# ALTERNATE JOB SOURCES

## BACKGROUND

When you begin to job hunt, it may appear simple to remember everyone with whom you talked, the date and time of each appointment you made, and the address of each office.

The truth is, however, that you will get all those little pieces of paper with notes scribbled on them mixed up with all the notes written to yourself on the back of the telephone book, the kitchen wall, and the inside of your checkbook.

There are two basic ways to keep names, dates and appointments straight: use a 2 or 3-hole notebook, or on 4 x 5 cards. Your notes might look something like this:

| Name of Company | Address Telephone | Person to See/Call | Date; time to call | Date Appli. Submitted | Date to check again | Comments; Results |
|---|---|---|---|---|---|---|
| Hope Hospital | 220 Pine | Allan Jones | | | | |
| Doctors Clinic | St. John Medical Bldg.<br>345 Houston<br>675-9865 | Dr. Sam Sheffield | | | | |
| Johnson Dairy | 1416 Ridge Rd.<br>782-3546 | Ms. Swartz owner | | | | |

(continued)

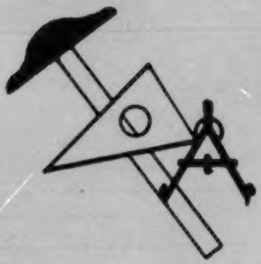
## ECONOMIC AND SOCIETAL FACTORS

### STUDENT INFORMATION SHEET (continued)

Some record similar to the above will enable you to refer to your notes for:

- the name of the person you talked with when the application was made
- when you might expect to hear from them
- whether you should call back
- what the results are

This list can be started well in advance of making any contacts. You can begin by listing the telephone numbers. Then, as you make your visits, you can complete the remaining information. This will give you a handy reference that can be started weeks before you make any visits and will allow you to concentrate on possible interviews, rather than worrying where you will go next. If you are able to get a fairly complete list made in advance, you can arrange contacts in a logical sequence, saving time and expenses.



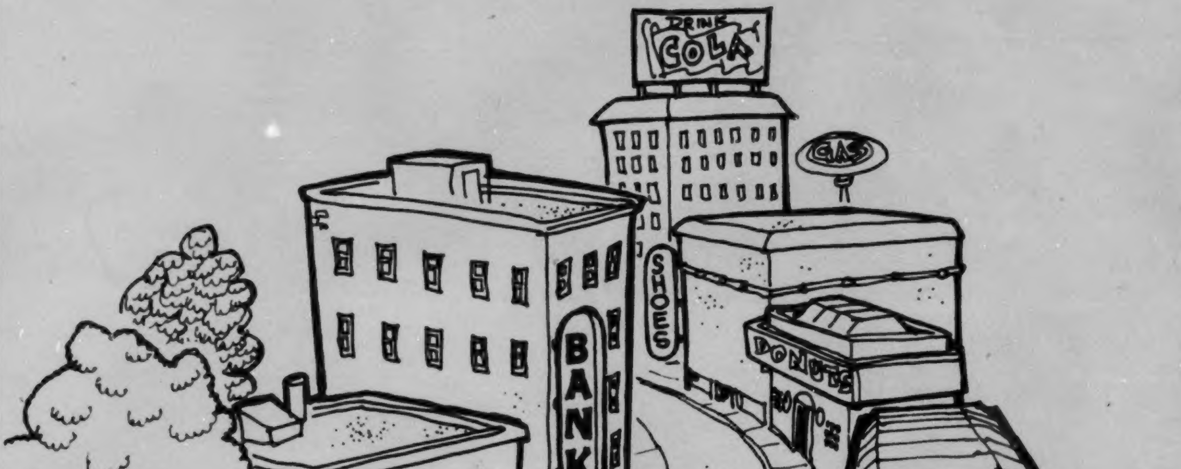
# ALTERNATIVE JOB SOURCES

DIRECTIONS: After reading background material, select a Job Family which is interesting to you. Using the Yellow Pages of the telephone book, locate companies, the company addresses and telephone numbers, and, if possible, the owner or manager's name. This information will be written in the form below.

| NAME OF COMPANY | ADDRESS/TELEPHONE | OWNER OR MANAGER |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |

# LET'S GO

# WHERE THE JOBS ARE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TM-1

## ECONOMIC AND SOCIETAL FACTORS

ACTIVITY: Learning About the Services of the Texas Employment Commission

OBJECTIVE: After completing this activity, the student should be able to list three or more free services and materials available at the local Texas Employment Commission (TEC) office.

APPROXIMATE TIME: 50 minutes

MATERIALS: Tables for portable Job Bank Viewer and self-contained slide/cassette presentation. (The viewer and presentation equipment will be provided by TEC representative.)

DIRECTIONS: Contact the local TEC office and arrange for a representative to bring the portable Job Bank Viewer and the slide/cassette presentation materials about the viewer.

The representative will present the program regarding the use of the Job Bank Viewer. The representative will also discuss the free services and materials available from TEC. A question-and-answer session will make optional use of this resource person. The slide/cassette presentation will require approximately 15 minutes.

## ECONOMIC AND SOCIETAL FACTORS

ACTIVITY: Using Private Employment Agencies

OBJECTIVE: After completing this activity, the student should be able to list at least three steps to take in looking at the services of private employment agencies.

APPROXIMATE TIME: 30 - 60 minutes

MATERIALS: Handout: Should I Use a Private Employment Agency?

DIRECTIONS: Distribute copies of the handout to all students. Read the handout as a group, stopping for questions, comments, and examples, as needed. Point out the following strengths and weaknesses of private employment agencies.

### Strengths

- A sensitive, qualified counselor may be able to give leads to companies that the person did not know about.
- A counselor may be able to provide a very accurate picture of employment possibilities in the area.
- Private agencies may be experts in some specialized (usually professional and managerial) fields.
- Some companies conduct much of their hiring through specific agencies.

### Weaknesses

- A counselor may be an insensitive salesperson whose only motivation is the commission for placing the person in any job.
- A counselor may have inadequate knowledge about the employment picture.
- Private agencies can be dishonest.
- Some companies and jobs are never listed with some agencies.

Stress the fact that fees for private agency services can be expensive--up to 20% of gross salary under some conditions. Also, stress the fact that the contract which is usually signed favors the agency. For example, if a person does not get a certain job from a written or verbal referral, but later (during the period or term of the contract) gets without agency help another job with the same company, the person may be required by law to pay the agency.

## ECONOMIC AND SOCIETAL FACTORS

## SHOULD I USE A PRIVATE EMPLOYMENT AGENCY?

Steps to take in answering this question:

1. Decide what kind of job you want.
2. See if you can find the job on your own or through the state employment office services.
3. Stick with your choice of job until you are sure you must look for another kind of job.
4. Read and compare the advertisements (ads) and materials of several private employment agencies.
5. Find the agencies that may be able to help you find the job you want.
6. Talk to friends or people you know who have been to the agencies.
7. Locate an agency with a good reputation.
8. Visit the agency.
9. See if you like the office and the people who will be helping you.
10. Beware of big promises.
11. Find out exactly what services will be provided.
12. Read the contract.
13. Find out how much it will cost.
14. Shop around until you find the agency that can help you the most.

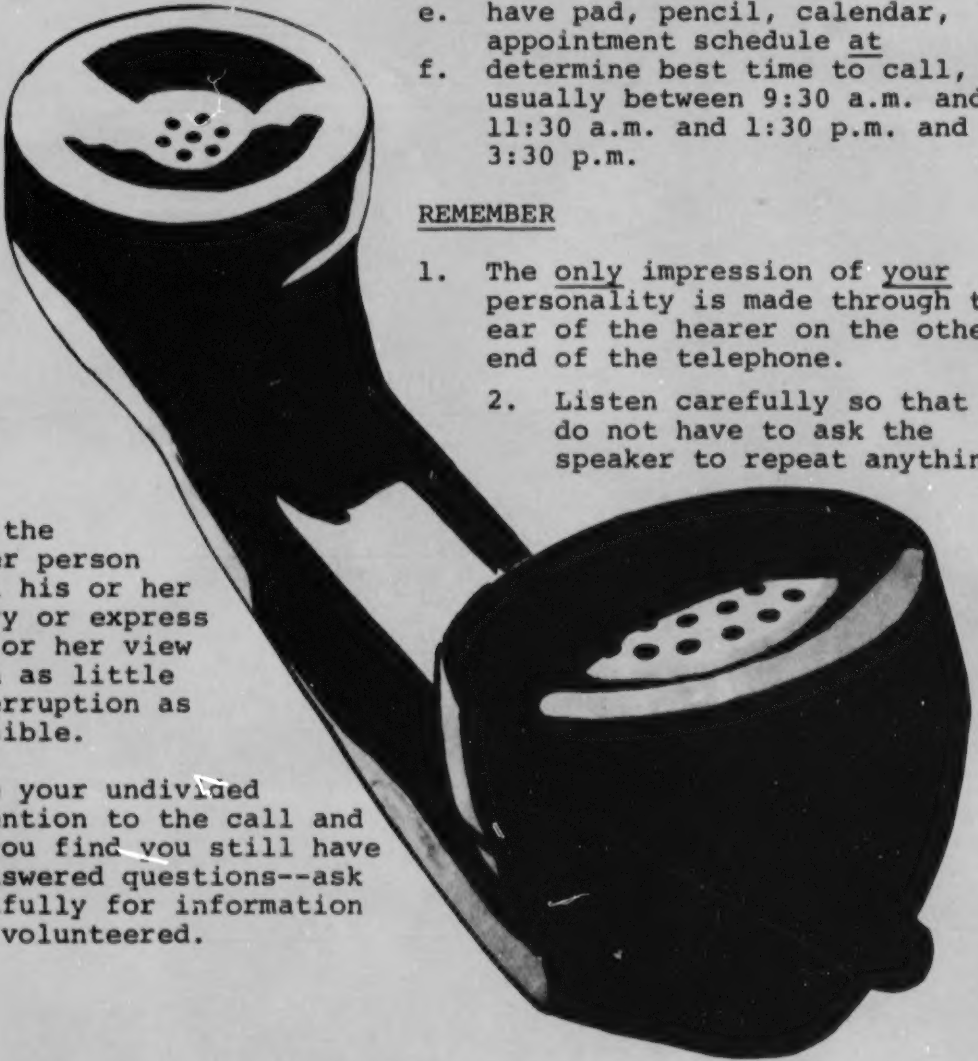
Is a private employment agency
the key to your job future?

## ECONOMIC AND SOCIETAL FACTORS

| | |
|---|---|
| ACTIVITY: | Using a Telephone Correctly |
| OBJECTIVE: | After completing this activity, the student should be able to state three or more of the telephone usage hints. |
| APPROXIMATE TIME: | 30 - 50 minutes |
| MATERIALS: | Handout: Telephone Usage Hints |
| DIRECTIONS: | Distribute copies of the handout to class members. Ask selected students to read aloud the hints while the class follows. Discuss possible negative effects when the hints are not followed. For example, the teacher might ask: "What would the other person think if the caller does not speak directly into the mouthpiece?" A likely student response would be ". . . that the caller is trying to do something else while talking on the telephone." A follow-up question could be: "How might the other person respond to the discovery that the caller has divided attention?" The local telephone company may be willing to send a representative to talk about telephone etiquette. This could be a useful follow-up to the activity. |

## TELEPHONE USAGE HINTS

1. Speak clearly. Avoid slang expressions. Use short, simple words.
2. Be courteous!
3. Use the other person's name when possible.
4. Speak directly into the mouthpiece. Use normal voice.
5. When making a business call, do these things:
    a. make a list of information needed
    b. make a note of the name of the person to be reached
    c. make a note of points to be covered
    d. note questions to be asked
    e. have pad, pencil, calendar, appointment schedule at
    f. determine best time to call, usually between 9:30 a.m. and 11:30 a.m. and 1:30 p.m. and 3:30 p.m.



REMEMBER

1. The only impression of your personality is made through the ear of the hearer on the other end of the telephone.
2. Listen carefully so that you do not have to ask the speaker to repeat anything.
3. Let the other person tell his or her story or express his or her view with as little interruption as possible.
4. Give your undivided attention to the call and if you find you still have unanswered questions--ask tactfully for information not volunteered.

## ECONOMIC AND SOCIETAL FACTORS

| | |
|---|---|
| ACTIVITY: | Using the Teletrainer or Telephone Simulation |
| OBJECTIVE: | After completing this activity, the student should be able to use the telephone correctly. |
| APPROXIMATE TIME: | 70 - 110 minutes |
| MATERIALS: | Teletrainer Kit (two telephones connected to a main junction box which controls the simulated telephones), teacher's guide (supplied on request), student supplement which contains various role-playing situations. Materials are available through the local telephone company. Teacher reference: Telephone Simulation. |
| DIRECTIONS: | Contact the local telephone company to secure Teletrainer Kit and related materials. Arrange date for use of equipment.<br>The process of telephone simulation may be briefly described. In turn, each student will have an opportunity to practice using the telephone to call a place of business to (1) request a job application blank or (2) request an appointment for a job interview. A student or the teacher may take the part of the person answering the telephone at the place of business. A sample of each situation is attached for teacher or student use.<br>It is also recommended that the Teletrainer be used in connection with: (1) letter requesting a job application (2) completion of a job application (3) telephoning for a job interview (4) completion of a job interview. This can be used as a complete section. It is a lso recommended that short dialogues be written by the students or teachers for use with the unit. |

## ECONOMIC AND SOCIETAL FACTORS

## TELEPHONE SIMULATION

The situations below are practice exercises. They may be used by the teacher as openers. They also may be used with shy students.

### Simulation #1

The telephone rings. One student, who represents the secretary in the Personnel department of a company, answers the call. The other student placing the call is requesting an application.

Secretary. Ms. Smith's office, (your name) speaking.

Caller: This is (your name). May I speak to Ms. Smith?

Secretary: I'm sorry (repeat caller's name), but Ms. Smith is out of the office. May I take a message?

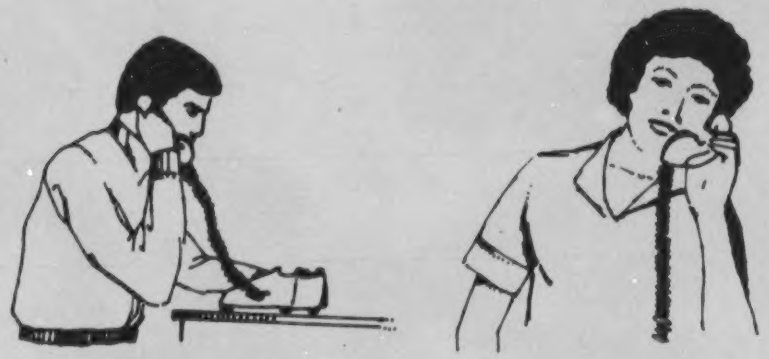
Caller: Yes. I want to get an application form for a part time job.

Secretary: I believe I can help you with this. If you will give me your address, I will send you an application form this afternoon.

Caller: (Repeat name and address for the secretary)

Secretary: Thank you (caller's name). I will get the application form in the mail this afternoon.

Caller: Thank you (secretary's name).



## ECONOMIC AND SOCIETAL FACTORS

### SIMULATION #2

One student works in a personnel office, interviewing applicants. The other student is calling to ask for an interview. The student calling for the interview dials the telephone. The telephone rings. The interviewer, in the personnel office, answers the call.

Interviewer: Personnel office, (your name) speaking.

Caller: This is (your name). I am calling about setting up an appointment for a job interview.

Interviewer: What type of job are you interested in, (name of caller).

Caller: I am an eighth grader at _______________ Middle School and would like to work part-time in your stocking department.

Interviewer: Have you recently filled out an application form with us?

Caller: I have one now and would like to bring it in and talk with you.

Interviewer: I have time to see you Friday at 4:30, (caller's name). Bring your application in at that time.

Caller: Thank you, (interviewer's name), I will see you Friday at 4:30.

## ECONOMIC AND SOCIETAL FACTORS

**ACTIVITY:** Learning a Business Letter Form

**OBJECTIVE:** After completing this activity, the student should be able to write a letter using a standard business letter form.

**APPROXIMATE TIME:** 50 - 75 minutes

**MATERIALS:** Handouts: The Basic Letter Forms A and B (2 pp.), Explanation of Basic Letter Form, Example of a Basic Business Letter; pencils or pens; transparency (from transparency master)

**DIRECTIONS:** Begin by discussing the Basic Letter Form A with the students looking at their copies. Point out that the letter writer's address is on a vertical line with the closing. Point out that the left side of the letter lines up in a perfect vertical without any indentations. Note that the letter is arranged in a manner to be approximately in the middle of the page, neither too high nor too low.

Then ask the students to each examine Basic Letter Form B. Once again stress that everything is lined up on the left hand side of the page, with the exception of the writer's address (heading) which lines up down the vertical middle of the page with the closing.

Use the blank Form A for practice in preparing a business letter. Ask the students to transfer information from the Explanation to Form A. For example, copy Principal Morgan's name, title and address in the inside address area of the letter. Direct the student to write his or her name, address, and signature, an appropriate salutation and closing, and a date in the correct locations. The students may use the handouts as guides in writing their "practice" letters. Place the transparency on the projector. Discuss the correct addressing of an envelope for a business letter.

Student should keep the handouts in their notebook for future reference.

The teacher may wish to introduce the activity with the following comments.

> You will write letters all of your life. Many of these will be business letters. If you learn the simple letter form in this activity, you will not have trouble with the form of any letter.

## ECONOMIC AND SOCIETAL FACTORS

## BASIC LETTER FORM A

______________________________
______________________________
______________________________

______________________________
______________________________
______________________________
______________________________

________________________:

____________________________________________________________
____________________________________________________________
____________________________________________________________
____________________________________________________________
____________________________________________________________
____________________________________________________________
____________________________________________________________
____________________________________________________________

______________________________,

______________________________

## ECONOMIC AND SOCIETAL FACTORS

### BASIC LETTER FORM B

Your Address
City, State, Zip code)
Date

Name of Person to whom writing
Title of Person to whom writing
Address of Person (street)
Address of Person (city) (state)

Dear ______________________:

____________________________________________________________

____________________________________________________________

____________________________________________________________

____________________________________________________________

____________________________________________________________

____________________________________________________________

____________________________________________________________

____________________________________________________________

____________________________________________________________

____________________________________________________________

____________________________________________________________

____________________________________________________________

Closing ________________,

*Write Your Name Here.*

(Your name - typed)

## ECONOMIC AND SOCIETAL FACTORS

## EXPLANATION OF BASIC LETTER FORM

### I. PARTS OF A BUSINESS LETTER

Heading
Inside address
Salutation
Body
Closing

II. HEADING--this includes the writer's street, house number, apartment number, city, state, ZIP code, and date of the letter.

Example: 4657 Polk Avenue
Houston, Texas 77023
August 29, 1978

III. INSIDE ADDRESS--this includes the name, title, company name, and address of the person to whom the letter is addressed.

Example: Mr. William C. Morgan, Principal
Jackson Junior High School
5100 Polk Street
Houston, Texas 77023

### IV. SALUTATION

Example: Dear Ms. Morgan: or Dear Sir: or Gentlemen: or Madam:

(Note: A colon is always used.)

V. CLOSING--this includes both the closing and the signature of the writer. Choose a closing that is in keeping with the content of the letter. (Note: The punctuation mark in the closing of any letter is always a comma.)

Example: Sincerely yours, Respectfully yours,
Yours truly,

## ECONOMIC AND SOCIETAL FACTORS

## EXAMPLE OF A BASIC BUSINESS LETTER

1900 Rockridge Road
Dallas, Texas 75206
July 18, 1978

Pat Terry
11055 Samuel Avenue
Kerrville, Texas 78028

Dear Ms. Terry:

Thank you for inquiring about our new trampolines. We are a small company, but we believe that the popularity of our product will help us grow. The trampolines were designed by C.G. Hamilton of Denton, Texas. They are built of the finest materials available so that they will withstand years of outside use.

Again, thank you for your letter. Please let us know if we can provide any additional information.

Sincerely,

Gerry Hartmann

Gerry Hartmann
Recreation Unlimited, Inc.

## ECONOMIC AND SOCIETAL FACTORS

## ADDRESSING AN ENVELOPE

Your name
Your address
Your city, state, ZIP code

Stamp

Addressee's Name
Company Name
Address
City, state, ZIP code

Jan Smith
4557 Pershing St.
Dallas, Texas  75241

Ms. Helen Waite
Speedy Print Shop
900 North Buckner Blvd.
Dallas, Texas  75218

## ECONOMIC AND SOCIETAL FACTORS

**ACTIVITY:** Using a Basic Letter Form to Request a Job Application

**OBJECTIVE:** After completing this activity, the student should be able to correctly write a business letter requesting a job application form.

**APPROXIMATE TIME:** 70 - 100 minutes

**MATERIALS:** Handouts: Sample Letter of Application, Job Application Letter Example, Addressing an Envelope; typewriters (if possible); classified ad sections; paper and pens

**DIRECTIONS:** The teacher may introduce the exercise by means of the following observation:

> Sometimes it will be impossible for you to pick up a job application form (e.g., the firm to which you wish to apply is in another town), and you will want to write a letter. The form I will give you will be useful as an example.

Copies of the sample letter and letter example should be distributed. Using the Sample Letter of Application, the teacher will review the basic business letter form (See "Learning a Business Letter Form" activity). Discuss the heading, inside address, salutation, body, and closing portions of the letter. Remind the students that business letters should be brief and typewritten or neatly written in ink.

Ask each student to select companies to which they could send requests for job applications. The companies may be selected from job listings in the classified ads or from other sources. Then, assign the tasks of completing at least one job application letter and addressing the "envelope" included in the handout. The tasks may be completed as homework.

The letters should be accurate in form--spelling, sentence structure, punctuation, content, and construction--in order to be considered acceptable. If the teacher wishes, the students may actually send the letters to employers. In this manner, job application forms from across the city, state, and nation may be secured for future reference.

## ECONOMIC AND SOCIETAL FACTORS

### JOB APPLICATION LETTER EXAMPLE

2311 Harris St.
San Antonio, Texas 78212
April 18, 1978

Ms. Robin Grayson
Personnel Manager
Athletic Supply, Inc.
1005 Elm Street
San Antonio, Texas 78212

Dear Ms. Grayson:

I wish to be considered for the sales position that you recently advertised in the newspaper. I believe my background and interests prepare me for the job.

As a student planning to go to college, I am very interested in locating a summer job. I enjoy sports, outdoor activities, and sales; therefore, I would like to work for Athletic Supply, Inc. Please send me a job application form. For your convenience, I have enclosed a self-addressed, stamped envelope.

Thank you for your attention to my request.

Sincerely,

Jan G. Smith

Jan G. Smith

## SAMPLE LETTER OF APPLICATION

Your address
City and State
Date of Writing

Name and Title of person
To whom letter is addressed
Name of Company
Address
City and State

Dear_________________:

First paragraph--Tell why you are writing, name the position for which you are applying, and tell how you heard of the opening.

Second paragraph--State why you are interested in working for this employer, and specify your interests in the type of work. If you have had experience, be sure to point out what you have done in this field or type of work.

Third paragraph--Refer to the attached personal data sheet or resumé which gives a summary of your qualifications as well as a photograph, or whatever you are using to show your training, interests, and your experience.

Fourth paragraph--Have a closing that will pave the way for the interview--enclosing a return envelope, by asking for an application blank, by giving your phone number, or by offering some similar suggestion for an immediate and favorable reply.

Very truly yours,

(4 spaces) *Your signature--written*

YOUR NAME--TYPED

Enclosure

(NOTE: When answering an advertisement, cover all the points requested in the advertisement in exactly the order asked for, since some prospective employers make it a point of testing the applicant's ability to follow instructions properly.)

# ECONOMIC AND SOCIETAL FACTORS

## ADDRESSING AN ENVELOPE

Jan G. Smith
2311 Harris Street
San Antonio, TX 78212

Ms. Robin Grayson
Athletic Supply, Inc.
100 S. Elm Street
San Antonio, TX 78212

The above envelope has been addressed for the Job Application Letter Example. Using the space below, practice addressing an envelope to the company from which you plan to request an application.

# ECONOMIC AND SOCIETAL FACTORS

| | |
|---|---|
| ACTIVITY: | Defining Terms on Job Applications |
| OBJECTIVE: | After completing this activity, the student should be able to state the meanings of words and phrases found on job applications. |
| APPROXIMATE TIME: | 50 - 80 minutes |
| MATERIALS: | Handout: Job Application: Words and Phrases, paper, pencils or pens |
| DIRECTIONS: | Ask each student to carefully read the definitions and descriptions for all words and phrases in the handout. Request that the students circle words with which they are not familiar as they read the handout. |

When the reading is completed, ask each student to record the unfamiliar (circled) words on a sheet of paper. Then, direct the student to copy the definitions from the handout onto the sheet, next to the unfamiliar words. This eye-hand-brain exercise should reinforce the job application vocabulary. Some students may not have sufficient time to complete the exercise. Request students to finish the exercise at home and to save the handout for reference.

The teacher may wish to follow-up the activity by assigning the following tasks.

Write sentences for selected vocabulary words.

Complete a crossword puzzle designed by the teacher.

## ECONOMIC AND SOCIETAL FACTORS

### JOB APPLICATION: WORDS AND PHRASES

1. PLACE OF BIRTH--The city, county, and state where you were born.
2. DATE OF BIRTH--The day, month, and year you were born.
3. SEX--Male or female
4. DEPENDENTS--Those people who depend upon you for food, shelter, and clothing.
5. BOARD--Eating meals regularly at a boarding house.
6. OCCUPATION--Job
7. PLACE OF EMPLOYMENT--Where you work
8. PERMANENT WORK--Job where you plan to stay for a long time.
9. TEMPORARY WORK--Job that you take on a short-stay basis and do not plan to stay for a long time.
10. SALARY--The money you are paid monthly for the work you do.
11. HOBBY--What you do for fun and in your spare time.
12. SERIOUS ILLNESS--This does NOT mean measles and mumps, but rather tuberculosis, pneumonia, diabetes, and other illnesses of a similar nature.
13. TRAFFIC VIOLATION--Parking or speeding tickets
14. MISDEMEANOR-- A minor crime, such as an excess of speeding tickets, smoking pot, public drunkenness, and other activities of this order.
15. FELONY--A major crime, such as murder, rape, robbery with a deadly weapon, hit and run accident, and other activities of a similar nature.
16. PERSONAL REFERENCES--Do not list former employers or relatives--this means to use names of three people who know you well, who know what quality of work you do, and who are willing for your possible employer to call them to check anything you have said about yourself.
17. EDUCATIONAL DATA--Where you have gone to school. You are usually asked to list elementary or junior high school first, then high school, and college last.

(continued)

## ECONOMIC AND SOCIETAL FACTORS

### JOB APPLICATION: WORDS AND PHRASES (continued)

18. MACHINES, EQUIPMENT, POWER TOOLS, HAND TOOLS--This refers to typewriters, power saws, power drills, post hole diggers (electric), copy machinery, or any electric or gasoline-powered machine you know how to operate.

19. TRADE UNION--An organized group of men and women who do the same kind or similar kind of work, i.e., truckdrivers (the Teamsters), electricians and plumbers (AFL-CIO), some newspaper employees (the American Newspaper Guild), women's clothing employees (United Ladies Garment Workers of America), and other such organizaitons.

20. EMPLOYMENT DATA--The employer wants your work history; usually when listing past jobs, it is best to start with your present job and work backwards chronologically.

21. VALID--Genuine or real.

22. OPERATOR'S LICENSE--This is a regular, passenger car operator's driver's license.

23. COMMERCIAL LICENSE--This is a trucker's license.

24. CHAUFFEUR'S LICENSE--This is a taxi driver's license or a private chauffeur's license.

25. ON-THE-JOB INJURY--This means "Have you been hurt while working?"

26. NATURE OF INJURY--This means "What kind of injury did you have?"

27. EMPLOYEE-The worker

28. EMPLOYER--The company or company owner(s)

29. FRINGE BENEFITS--These are the "extras" that a company adds to the money paid to you; for example: Payment of insurance premiums, retirement contribution by employer, paid vacation, a certain number of paid sick days, etc.

30. N/A (Not applicable)--This means that a question on the job application DOES NOT APPLY TO YOU. For example, if you have never been in the military service, the question(s) about your service record would be marked N/A very neatly.

31. POSITION--This means the specific or actual job you are applying for. For example, if you answer an advertisement for the position of executive secretary to the president of the company, that is the SPECIFIC job for which you are applying.

(continued)

## ECONOMIC AND SOCIETAL FACTORS

### JOB APPLICATION: WORDS AND PHRASES (continued)

32. PRESENT ADDRESS--This is the address where you are living NOW.

33. PREVIOUS ADDRESS--This is the address where you lived before your present address.

34. PERMANENT ADDRESS--Either your present address, your previous address, or a third address. If you are unsure how long you will be living at your PRESENT ADDRESS, give as your PERMANENT ADDRESS your parent's home, a sister's home, or an aunt's home--some place where mail would reach you. (You don't want a paycheck floating around with no destination.)

35. SPOUSE--Husband or wife.

NOTE: Items 36-42 are questions and statements that are often found on job application forms.

36. "Are you presently employed"--means "Are you working now?"

37. "May we refer to your employer?"--means "May we call your boss and ask about you as a worker?"

38. "Could you keep your present position indefinitely?" means "Can you continue to work where you are working or are you about to be fired?"

39. "Why do you want to leave?"--the best answer to this is "I want to better myself." or "I want to grow professionally."

40. "Have you ever been bonded?"--means "Have you ever been insured by a company which had you carrying money or negotiable securities as part of your job?"

41. "Do you have a valid driver's license?"--means "Do you have a current, correct or genuine license to drive a car?"

42. "In submitting this application for employment, I authorize investigation of all statements contained in it, and it is understood and agreed that any misrepresentation by me in this application will be sufficient cause for cancellation of this application and/or for separation from the company's service if I have been employed."

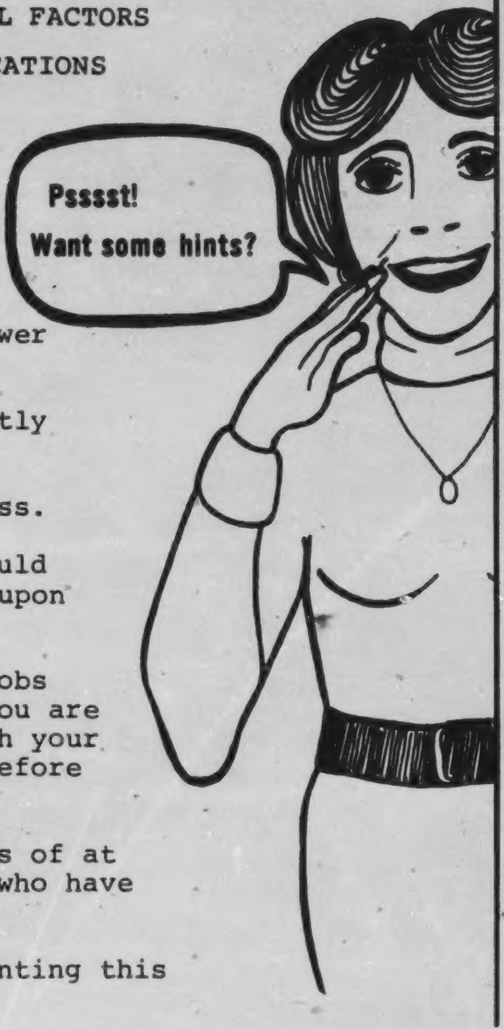
    This means that by giving your completed application to the employer's representative, you are giving your permission to the company to investigate any or all of your statements. In addition, by signing the application you are agreeing that if the company discovers any incorrect information on your application that is important to them, it will give them fair reason to withdraw any job offer from you, or to fire you, if you have been employed.

# ECONOMIC AND SOCIETAL FACTORS

| | |
|---|---|
| ACTIVITY: | Writing a Job Application |
| OBJECTIVE: | After completing this activity, the student should be able to state at least three hints for job applications |
| APPROXIMATE TIME: | 50 - 80 minutes |
| MATERIALS: | Handout: Hints for Job Applications, paper, pencils or pens |
| DIRECTIONS: | This is a eye-hand-brain exercise designed to reinforce learning of some important aspects of completing job applications.<br>Give each student a copy of the handout to copy on notebook paper. After the students complete the copying tasks, recover the handouts and reserve for the next class. |

# ECONOMIC AND SOCIETAL FACTORS

## HINTS FOR JOB APPLICATIONS


Psssst!
Want some hints?

When you are getting ready to fill out a job application:

1. Read all directions carefully and follow them exactly.
2. Use a pen (take your own) and write clearly and neatly. Think your answer through before you start to write.
3. Answer all questions. Answer honestly and completely.
4. Be sure to give your complete address.
5. If you are asked what salary you would accept, write: "open" or "depends upon the responsibility."
6. You may list part-time and summer jobs under work experience. Note that you are usually asked to begin the list with your most recent job. The job you had before this would be second and so forth.
7. Be ready to give names and addresses of at least three people (not relatives) who have consented to be used as references.
8. Be ready to give your reason for wanting this particular job or opportunity.
9. Be sure you know the date.
10. If asked for your signature, write, do not print, your name.
11. If you can get some application blanks beforehand, practice filling them out. Have someone check your work and make suggestions.

## ECONOMIC AND SOCIETAL FACTORS

**ACTIVITY:** Writing a Resumé

**OBJECTIVE:** After completing this activity, the student should be able to correctly write a job resumé.

**APPROXIMATE TIME:** 50 - 80 minutes

**MATERIALS:** Handouts: Sample Part-Time Job Resumé; The Resumé; Resumé Form; paper; pens

**DIRECTIONS:** Discuss the word resumé with the students and what goes into a resume. (Resumé: A summary, as of one's employment record.) It is a way of giving the employer some additional information. This information includes details about classes taken in school; job experience, if any; age, height, weight, and general health; and hobbies which might relate to the job applied for. It is generally better to list this information on a resumé as it is more easily referred to. Another name for "resumé" is "personal data sheet."

Distribute copies of the handouts. After reviewing the materials, ask each student to begin making informal notes about job objective, personal data, educational background, work experience, school activities, and references.

When each student has completed a rough draft using the handouts as guides or models, give each a blank resumé form. Ask the students to carefully complete their resumés. The forms should be completed in ink, without errors. Students who have access to typewriters may wish to prepare a final copy for immediate or future use.

## ECONOMIC AND SOCIETAL FACTORS

## SAMPLE PART-TIME JOB RESUME

Nickie R. Allen
2141 Canal Road, N.W.
Houston, Texas 77056

Phone: (713) 763-9262

Job Objective:

My objective is to secure a part-time job as a messenger or store clerk. I would like to work for a department store as my ambition is to be a buyer.

Personal Data:

Seventeen years old, Height 5 ft. 10 in., Weight 160 lbs, Excellent health

Educational Background:

Cheverly High School senior; Will graduate in June 1979; Enrolled in college-preparatory program; Expect to major in busines administration.

Work Experience:

Caddy for local club; One of four chosen for Metropolitan Tournament, April 1977; (Cheverly Country Club, 1224 Malcolm Lane, Houston, Texas) messenger; Accompanied driver and organized orders according to street and number, June-August 1978. (Howard Haberdasher, 1225 Main Street, Houston, Texas). I have also had such part-time jobs as cleaning yards after school.

Extracurricular Activities:

Cheverly High School Glee Club
Member of tennis team (high school)

References:

Gerry W. Gold, Caddy Master
Cheverly Country Club
1224 Malcolm Lane
Houston, Texas 77045 628-5671

Lynn D. Foote
Howard Haberdasher
1225 Main Street
Houston, Texas 77002 222-6145

Dr. Pat Smith
11044 Lange Drive
Houston, Texas 77009 555-4132

## ECONOMIC AND SOCIETAL FACTORS

## THE RESUMÉ

Darcy L. Foster
1060 Elm Street
Springfield, Illinois 62703 Telephone: 224-6539

### Personal Information

Age: 18
Place of Birth: Logan, Utah
Height and Weight: 5' 10", 145 lbs.
Health: Excellent

### Education

High School: Pershing High School
Degree: High school diploma, pending graduation
Major: Business management--Academic
Grade Average: B+ (Upper 15% of graduating class)

### School Activities

Member of varsity baseball team for three years. Regular shortstop during junior and senior years.

President of Junior Achievement Club during junior year. Formed the Allied Products Company, which manufactured and sold tie racks.

Student body treasurer during senior year. Prepared purchase requisitions and kept records of receipts and disbursements of student body funds.

### Work Experience

Newspaper route for one year. Delivered 120 papers a day. Made collections monthly.

Clerk-Typist in an insurance office for two summers. Typed insurance forms and letters, sorted company mail, and did other general clerical work.

### References (by permission)

Charles Wheelock, Boys' Advisor; Pershing High School; 525 N. Glenoaks Boulevard; Springfield, Illinois 62703

Arlie Bartholome, Business Instructor; Pershing High School; 525 N. Glenoaks Boulevard; Springfield, Illinois 62703

Jan Smith, Sportsworld Incorporated, 1001 Wayland Drive, Springfield, Illinois 62704

## ECONOMIC AND SOCIETAL FACTORS

### RESUME´ FORM

Your name:
Your address:
Your city, state, zip code:
Your telephone number and area code:

JOB OBJECTIVE:

PERSONAL DATA:

EDUCATIONAL BACKGROUND:

WORK EXPERIENCE:

EXTRACURRICULAR ACTIVITIES IN SCHOOL:

REFERENCES:

# ECONOMIC AND SOCIETAL FACTORS

| | |
|---|---|
| ACTIVITY: | Preparing for a Job Interview |
| OBJECTIVE: | After completing this activity, the student should be able to complete a simulated job interview. |
| APPROXIMATE TIME: | 30 - 60 minutes |
| MATERIALS: | Handout: Job Interview Pointers |
| DIRECTIONS: | Distribute copies of the handout. Call upon various students to read the pointers aloud. Discuss individual items as indicated. Ask students to offer examples of good and bad interview preparation. |

# Job Interview Pointers

The fact that you have an interview should mean that you have seriously considered the job and have decided that it fits into your plan for the future. Therefore, you want to be at your best. Here are some pointers to help you appear at your best:

1. Dress appropriately; be neat and clean.
2. Wear well-pressed clothes. The type of clothes depend on the job situation.
3. Go ALONE to your appointment.
4. Arrive a little ahead of time. If you cannot keep the appointment, be sure to notify your prospective employer.
5. Be courteous to the receptionist.
6. Watch your posture in the waiting room as well as during the interview.
7. Do not chew gum or smoke.
8. If your possible employer offers to shake hands, make your handshake firm.
9. Be yourself but even if you are uneasy try to smile.
10. Do not be so casual that you appear uninterested in the job.
11. Listen carefully; answer questions thoughtfully. Beware of talking too much or too little.
12. Give accurate and complete information. Have your personal record sheet with you so you can give dates of previous work and other information easily.
13. Be prepared to ask some intelligent questions about the work or situation on points that really interest you.
14. If you DON'T get the job--keep a good attitude. Try to leave such a good impression that the firm might want to call you if another job opening occurs.

## ECONOMIC AND SOCIETAL FACTORS

ACTIVITY: Simulating a Job Application/Job Interview

OBJECTIVE: After completing this activity, the student should be able to complete a job application form and conduct a simulated job interview.

APPROXIMATE TIME: 50 minutes + 15 - 30 minutes per student

MATERIALS: Handout: Job Application, teacher reference: Sample Classroom Arrangement for Job Interviews; pens or pencils

DIRECTIONS: Each student receives a blank job application to complete. Upon completion of the job application, the student will be scheduled for a job interview. Students should complete the application/scheduling process in 50 minutes. Interviews are arranged for each student over several days or class meetings. The simulated interviews should require 15-30 minutes for each student. Therefore, total time for the activity may be estimated prior to implementation.

The interviews can be conducted by (1) the teacher, (2) an older student assistant, (3) another teacher, or (4) an adult volunteer who works with the teacher. The classroom may be arranged in many ways to facilitate interview communication and to insure that other students may continue with their activities. The classroom arrangement handout provides one approach.

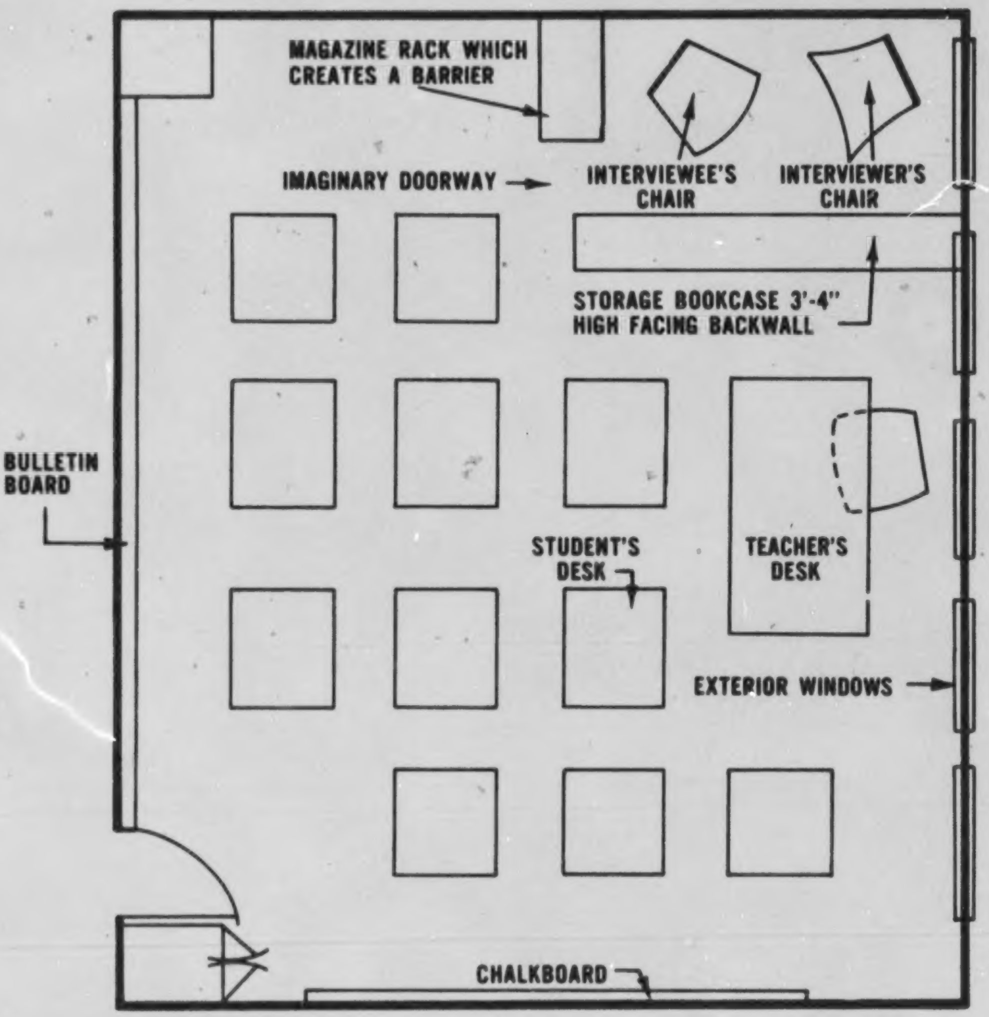
The process of interviewing includes several steps. When his or her name is called, the student goes to the "office" door, knocks, waits for a reply, and then enters when requested to do so.

The interviewer offers his or her hand to be shaken and takes the student's job application in the left hand. The interviewer asks questions and makes comments appropriate for each student based on his or her job application. Observations regarding the student's interview behavior should be recorded by the interviewer during and/or immediately after the interview. The observations will allow the interviewer to offer feedback or a critique of the interview to individual students as needed or as desired by the teacher. Upon conclusion of the interview, the student makes an exit and the next interviewee is called.

This simulation exercise may be combined with the activity "Using a Basic Letter Form to Request a Job Application." Requesting an application by letter would heighten the realism of the simulation.

An alternate method would be to allow the students to interview one another. Assign the student a partner to work with. Allow them time to work out their particular job situation. Have students role-play the job interview in front of the class. After one student is interviewed, they change roles and the other is interviewed. The teacher should be taking notes on the presentation to let the student know what was correctly and incorrectly role-played. After completing this activity, the teacher may lead a discussion of the job interviews, talking in general about what was correctly and incorrectly portrayed.

# Sample Classroom Arrangement For Job Interviews


MAGAZINE RACK WHICH CREATES A BARRIER
IMAGINARY DOORWAY
INTERVIEWEE'S CHAIR
INTERVIEWER'S CHAIR
STORAGE BOOKCASE 3'-4" HIGH FACING BACKWALL
BULLETIN BOARD
STUDENT'S DESK
TEACHER'S DESK
EXTERIOR WINDOWS
CHALKBOARD

ECONOMIC AND SOCIETAL FACTORS

## JOB APPLICATION

Referred to this company by ____________________

GENERAL DATA — please print or type

Name ____________________ Date ________
last first middle (other last names)

Address ________ City ________ State ________ Zip code ________

Tel. No. ________ Date Available ________

Have you ever Worked for XYZ Co. YES NO When ________

Social Security No. ________ Veteran YES NO

Position Desired ____________________

Salary Expected ________ Relatives Employed By XYZ Co. ________

| EDUCATION name and location | Circle grade completed | year graduated | Degree | Major |
|---|---|---|---|---|
| High School | 9 10 11 12 | | | |
| Community College | 13 14 | | | |
| College/ University | 13 14 15 16 | | | |
| Graduate School | | | | |

SECURITY

Have you ever been convicted of a felony YES ☐ NO ☐

If yes, explain

(if applicable) Have you ever had a security clearance ________ Level of Clearance ________

II-107

EMPLOYMENT HISTORY

| Employed By (List Most Recent Employer First) | Dates Employed | | Salary | Nature of Duties | Reason for Leaving |
|---|---|---|---|---|---|
| Company | From | To | | | |
| Street | | | | | |
| City State | | | | | |
| Tel.No. | | | | | |
| Supervisor | | | | | |
| Company | | | | | |
| Street | | | | | |
| City State | | | | | |
| Tel.No. | | | | | |
| Supervisor | | | | | |

I hereby certify that the above information is true and correct. I understand that any false statements on my part may disqualify me from employment.

Signature Date

# ECONOMIC AND SOCIETAL FACTORS

ACTIVITY: Recognizing Words Related to Getting and Keeping a Job

OBJECTIVE: After completing this activity, the student should be able to identify five words concerned with getting and keeping a job.

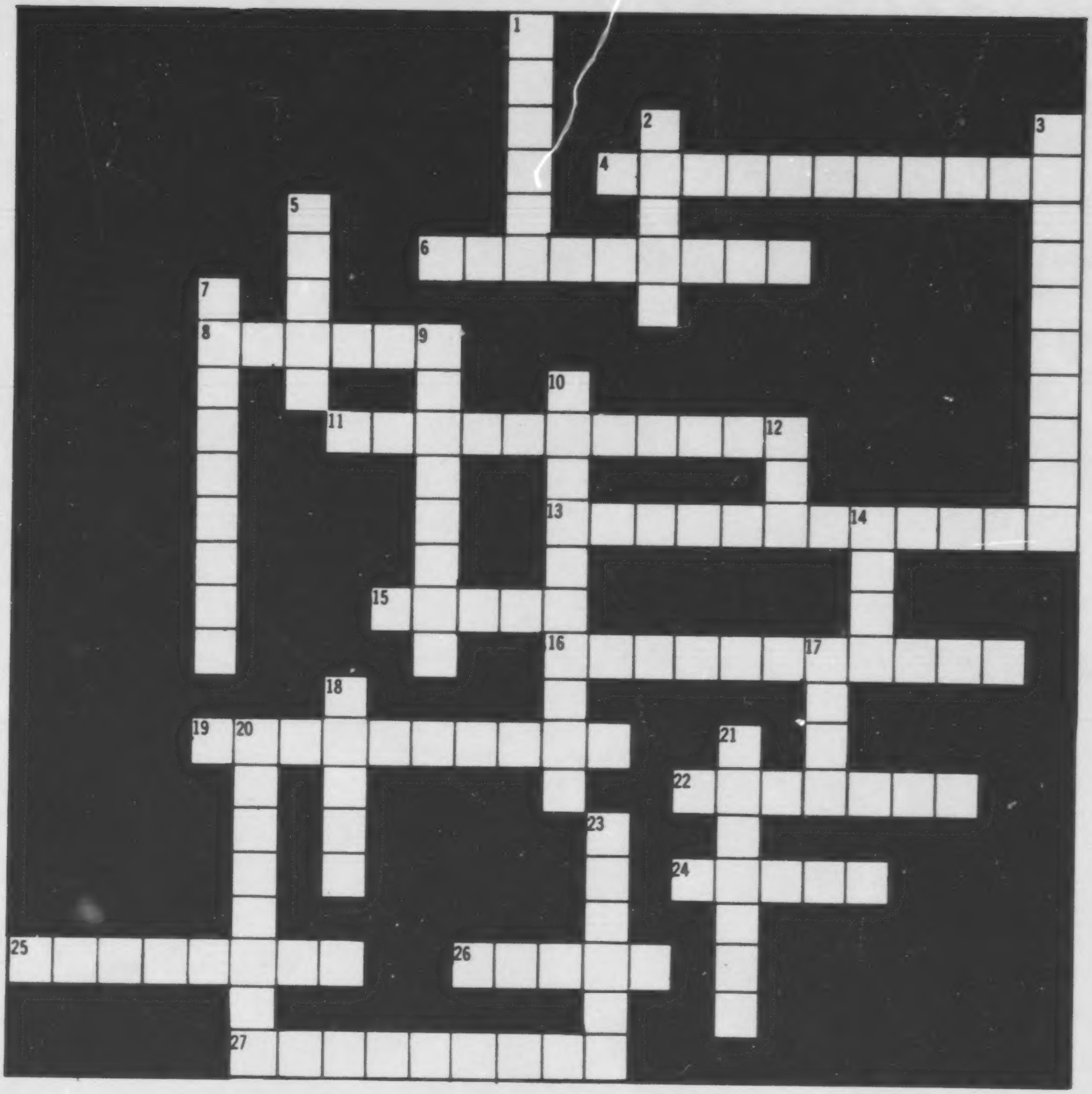
APPROXIMATE TIME: 30 - 75 minutes

MATERIALS: Handouts: Job Puzzle, Job Puzzle Clues, Job Puzzle Word List; teacher references: Job Puzzle Key, Teacher's Key Job Puzzle Clues; pencil

DIRECTIONS: Distribute copies of the handouts to the students. Tell them to try to fill in the blanks on the Clues page and then transfer the words to the puzzle. Ask them to look on the Word List if they have trouble with a word. Some students may need help in the form of having some letters or words given to them. The activity may be used with individuals or groups. Completing the puzzle could be called a game. In this case, the first one finished would be the winner.

## ECONOMIC AND SOCIETAL FACTORS

### JOB PUZZLE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27

Instructions: Complete the statements on the next page and then fill in the boxes above.

## ECONOMIC AND SOCIETAL FACTORS

## JOB PUZZLE CLUES

Directions: Fill in the blanks and then the puzzle boxes.

Across

4. After a new employee has been on the job for awhile, a ____________________ report or evaluation will be completed.
6. After completing the job application, you may be called for a job ______________________.
8. A brief history of one's work experience may be called a job _____________________.
11. To apply for a job, one must complete an ___________________.
13. To receive a merit raise, one must go beyond the _____________ of the employer.
15. Raises are given based on ____________________ or whether an employee deserves one.
16. One should go to the job interview at the time of the ______________________.
19. The ____________________ (looks or dress) of an employee has an effect upon getting along with others.
22. "________________ is the best policy" is certainly true in talking about employee relations.
24. An increase in salary based on merit is called a ____________.
25. Profit-sharing, insurance, and bonuses are examples of job ___________________ that one gets in addition to salary.
26. On the job, a worker may get a 15-minute coffee _________ in the morning.
27. When the worker who has been with a company the longest is the next in line for a promotion, the ____________________ system is operating.

(continued)

## JOB PUZZLE CLUES (continued)

Down

1. To hold back Social Security and federal income tax withholding from a paycheck is to ______________ it.

2. Vacation time is also called annual ___________.

3. In addition to a job resume, one may also be requested to provide the names of ________________.

5. Total pay or salary is called ______________ income.

7. When one gets a ______________________ it means one has been selected for advancement to a higher position or job.

9. The boss is also called one's _______________.

10. In order to be accepted by other employees, one must show _______________________ of others.

12. Gross income minus deductions equals __________ income.

14. When one begins a new job, it is like joining a ___________.

17. It is very important to be on ______________ or even come early to a new job.

18. Often, job changes occur after changes in personal __________.

20. The rules and regulations of a company are also called _________.

21. The employer or boss has the right to expect ______________ and commitment from the employee.

23. The pay one gets for working is also called _______________.

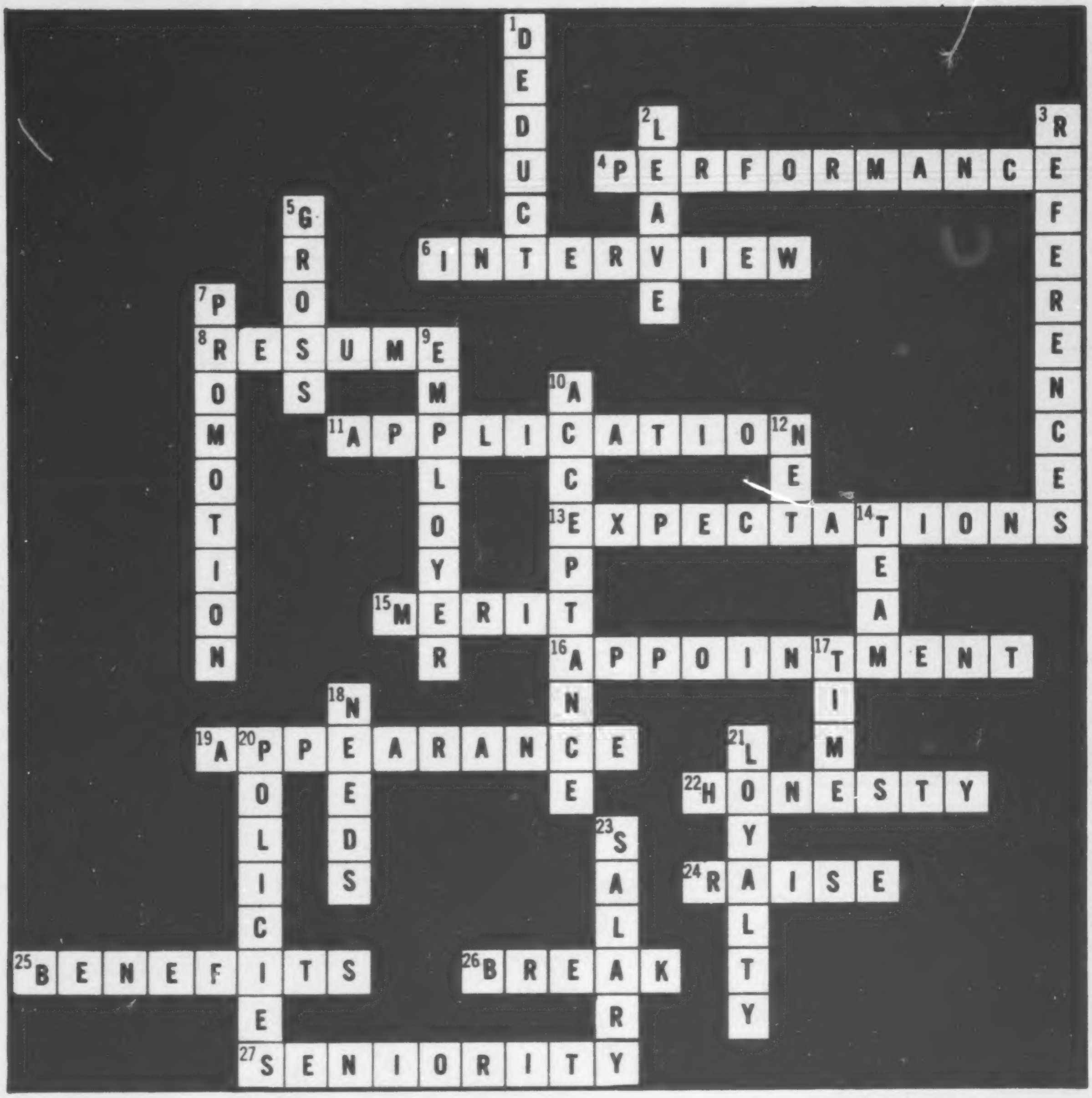
## ECONOMIC AND SOCIETAL FACTORS

## JOB PUZZLE WORD LIST

acceptance
appearance
application
appointment
benefits
break
deduct
employer
expectations
gross
honesty
interview
leave
loyalty
merit
needs
net
performance
policies
promotion
raise
references
resume
salary
seniority
team
time

# ECONOMIC AND SOCIETAL FACTORS

## JOB PUZZLE KEY


1 DEDUCT
2 LEAVE
3 REFERENCES
4 PERFORMANCE
5 GROSS
6 INTERVIEW
7 PROMOTION
8 RESUME
9 EMPLOYER
10 ACCEPTANCE
11 APPLICATION
12 NET
13 EXPECTATIONS
14 TEAM
15 MERIT
16 APPOINTMENT
17 TIME
18 NEEDS
19 APPEARANCE
20 POLICIES
21 LOYALTY
22 HONESTY
23 SALARY
24 RAISE
25 BENEFITS
26 BREAK
27 SENIORITY

# ECONOMIC AND SOCIETAL FACTORS

## TEACHER'S KEY

## JOB PUZZLE CLUES

Directions: Fill in the blanks and then the puzzle boxes.

Across

4. After a new employee has been on the job for awhile, a performance report or evaluation will be completed.

6. After completing the job application, you may be called for a job interview.

8. A brief history of one's work experience may be called a job resumé.

11. To apply for a job, one must complete an application.

13. To receive a merit raise, one must go beyond the expectations of the employer.

15. Raises are given based on merit or whether an employee deserves one.

16. One should go to the job interview at the time of the appointment.

19. The appearance (looks or dress) of an employee has an effect upon getting along with others.

22. "Honesty is the best policy" is certainly true in talking about employee relations.

24. An increase in salary based on merit is called a raise.

25. Profit-sharing, insurance, and bonuses are examples of job benefits that one gets in addition to salary.

26. On the job, a worker may get a 15-minute coffee break in the morning.

27. When the worker who has been with a company the longest is the next in line for a promotion, the seniority system is operating.

(continued)

## ECONOMIC AND SOCIETAL FACTORS

### JOB PUZZLE CLUES (continued)

Down

1. To hold back Social Security and federal income tax withholding from a paycheck is to deduct it.
2. Vacation time is also called annual leave.
3. In addition to a job resumé, one may also be requested to provide the names of references.
5. Total pay or salary is called gross income.
7. When one gets a promotion it means one has been selected for advancement to a higher position or job.
9. The boss is also called one's employer.
10. In order to be accepted by fellow employees, one must show acceptance of others.
12. Gross income minus deductions equals net income.
14. When one begins a new job, it is like joining a team.
17. It is very important to be on time or even come early to a new job.
18. Often, job changes occur after changes in personal needs.
20. The rules and regulations of a company are also called policies.
21. The employer or boss has the right to expect loyalty and commitment from the employee.
23. The pay one gets for working is also called salary.

## ECONOMIC AND SOCIETAL FACTORS

**ACTIVITY:** Recognizing Employee's Responsibility to the Employer

**OBJECTIVE:** After completing this activity, the student should be able to identify one or more of the employee's basic responsibilities to an employer.

**APPROXIMATE TIME:** 30 - 50 minutes

**MATERIALS:** Handouts: After You Get the Job, Employer's Expectations of the Employee, Characteristics of the Poor Worker; paper; pen or pencil; chalk; chalkboard

**DIRECTIONS:** Before introducing this unit, prepare a bulletin board on employer-employee relationships. To begin the unit, write the following statement and questions on the chalkboard: "Poor relationships between employer and employee account for 80 percent of all job losses."

For the activity, list as many tasks as you can that a future employer might expect of you as a worker. Allow students to work on lists in groups, with each group choosing a recorder. Allow several students to read lists aloud in class. Give the students handouts and and discuss the items that are listed on each. After discussion, instruct students to put this assignment in their notebooks.

## ECONOMIC AND SOCIETAL FACTORS

## AFTER YOU GET THE JOB

Tips for Your First Day on the Job:

1. Go to work a few minutes ahead of time. Report early to your supervisor.
2. Listen to instructions carefully. Ask questions if you don't understand what is expected of you.
3. Be friendly to other employees, but don't waste time by visiting on the job.
4. Don't be too friendly with department heads.
5. Try not to be overanxious. Do your best work.
6. Report your mistakes to your immediate supervisor. Learn from your mistakes so that you won't make them a second time.
7. Learn the company rules and regulations. Do your job the way the boss wants it done.
8. Think for yourself. Take a real interest in your work.
9. Clean up after your work. Keep your work area neat.

Keeping Your Job:

1. Be on time for your job or even a few minutes early every day. Give an honest day's work for a day's pay.
2. Always look your best. Your personal appearance is just as important in keeping your job as it was in getting the job.
3. Don't be too familiar with your supervisor or your boss.
4. Be courteous. Treat others as you would like to be treated.
5. Show respect for the know-how and judgment of those around you especially those who have had more experience.
6. Do not gossip. Do not repeat anything that might hurt someone else. Know when to keep silent.
7. Avoid out-of-place humor. Most people enjoy a good joke, but there is a time and a place for everything.
8. Do not make fun of others or laugh at their mistakes.
9. Be friendly and cheerful, but don't waste time on the job. Do your share of the work.
10. Take care of your health. If you feel good, you are easier to get along with.

(continued)

## ECONOMIC AND SOCIETAL FACTORS

### AFTER YOU GET THE JOB (continued)

11. Learn you employer's rules and follow them. Take an interest in your work.
12. Be willing to help others with their work, but offer your suggestions and help only when you are needed.

Why People Lose Their Jobs:

1. Coming to work late or leaving early
2. Taking too many breaks or staying too long on them
3. Being dishonest or stealing from the boss
4. Missing too many days from work
5. Not following company rules
6. Not getting along well with others
7. Being lazy and not doing a fair work share
8. Not willing to train for the job
9. Doing messy or incomplete work
10. Being too slow or not trying to improve

## ECONOMIC AND SOCIETAL FACTORS

### EMPLOYER'S EXPECTATIONS OF THE EMPLOYEE

What the employer may expect:

1. Proper attitude--Display cooperation and enthusiasm for work, employer and organization, and other workers.
2. Punctuality--Be on time in the morning and after breaks. Don't be a clock watcher. Be willing to work overtime in emergencies.
3. Regular attendance--Be absent only when ill or during an emergency. Remember to call the employer.
4. Performance--Be regular, prompt, and consistent in carrying out job responsibilities.
5. Rules--Obey company policies and regulations.
6. Learn--Seek new information about the job. Follow directions, but ask for help when needed. Accept criticism.
7. Initiative--Express interest in developing new job skills.
8. Loyalty--Do not complain about the company even though one does not agree with every practice or operation. Keep information about the business private.
9. Dress--Appear in appropriate yet comfortable clothing for the type of job done and the location of the work.

## ECONOMIC AND SOCIETAL FACTORS

### CHARACTERISTICS OF THE POOR WORKER

Listed below are characteristics of a poor worker. Employers say that these traits result in poor evaluations and lack of advancement. Be certain that you meet your responsibilities as an employee by not being a poor worker.

1. Carelessness
2. Non-cooperation
3. Laziness
4. Absence without cause
5. Dishonesty
6. Attention to outside interests while on the job
7. Lack of initiative
8. Lack of ambition
9. Tardiness without cause
10. Discourtesy
11. Improper grooming
12. Irresponsibility
13. Unadaptability
14. Troublemaking

# ECONOMIC AND SOCIETAL FACTORS

ACTIVITY: Recognizing Employer's Responsibilities to the Employee

OBJECTIVE: After completing this activity, the student should be able to identify at least three of the employer's basic responsibilities to the employee.

APPROXIMATE TIME: 30 - 50 minutes

MATERIALS: Handout: Knowledge of Employer's Responsibilities to the Employee; chalkboard and chalk; paper; pen or pencil

DIRECTIONS: Write the following assignment on the chalkboard.

ASSIGNMENT: What can an employee expect from an employer? List as many ideas as you can.

Allow students to work on the lists in groups. Each group should have a recorder who will read the list aloud in class. After reading the lists, give the students copies of the handout. Point out the items that students failed to list. Ask the students to keep the handout for future reference.

## ECONOMIC AND SOCIETAL FACTORS

## KNOWLEDGE OF EMPLOYER'S RESPONSIBILITIES TO THE EMPLOYEE

What the employee may expect:

1. Consideration for safety and health of employee, such as a work place that is neat, comfortable, and hazard-free, and workmen's compensation insurance for job injury
2. Respect and equal opportunity for every employee
3. Salary and benefits that are fair
4. Explanation of duties and responsibilities and opportunities for training and advancement
5. Understanding of working conditions such as hours, vacations, salary, pay dates, and deductions
6. Explanation of company rules and requirements
7. Honesty and constructive criticism

## ECONOMIC AND SOCIETAL FACTORS

ACTIVITY: Getting Along With Other Employees

OBJECTIVE: After completing this activity, the student should be able to describe two techniques or hints for getting along with other employees.

APPROXIMATE TIME: 60 - 90 minutes

MATERIALS: Handout: Hints for Getting Along With Other Employees; paper; pencils or pens

DIRECTIONS: Present this activity to the class through the use of the handout. Read and discuss each hint for getting along. Ask for examples from the class. Near the end of the hours, read the following case example to the students.

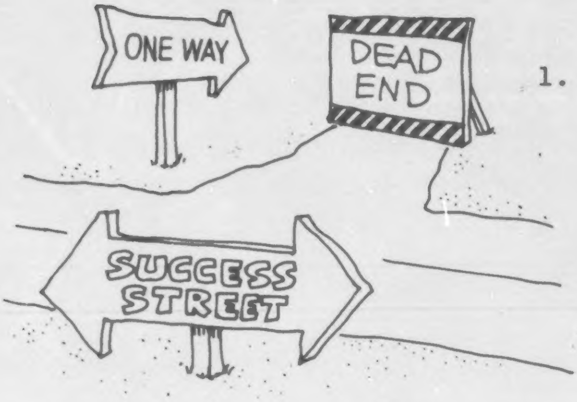
> Pat and Lee work for Bilco Company. Pat has been with the company for 10 years, while Lee is a newcomer. Pat and Lee are very different people. Lee is a recent business school graduate. Pat has a high school degree and advanced through the ranks due to hard work. The boss asked Pat to take Lee for an assistant, although Pat had planned to promote a hardworking employee from within the department. Pat doesn't like Lee because "college grads are lazy and disrespectful." Lee is reluctant to take the job because Pat's traditional dress and appearance suggest that Pat is authoritarian. (Select a solution to this problem.)

a. Pat should "tell-off" Lee for trying to advance too quickly.
b. Pat should give the boss an ultimatum (a final choice): "Either Lee goes or I go."
c. Lee should punch Pat in the nose for getting in the way of the promotion.
d. Lee should meet secretly with other employees and tell them that Pat is unfair.
e. None of the above.

Tell the students that "e" is the best choice among those listed. Ask the students to describe the various conflicts that arose because neither employee knew the techniques for getting along. What were the hasty judgments and unwritten laws that kept the two from sitting down and talking honestly about the problem? Ask for solutions based on the "hints for getting along" from students who wish to volunteer.

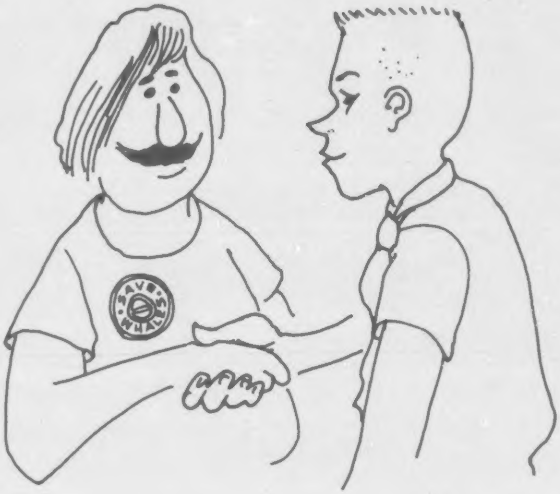
## ECONOMIC AND SOCIETAL FACTORS

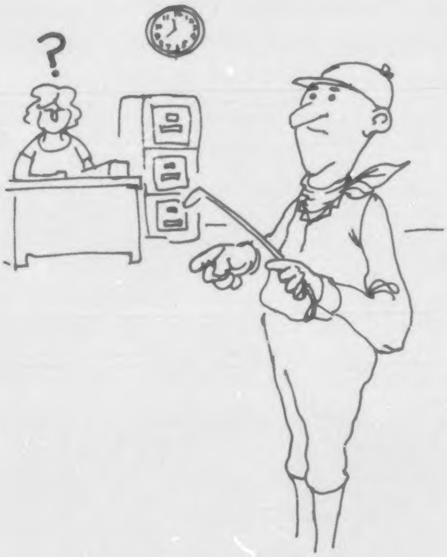
### HINTS FOR GETTING ALONG WITH OTHER EMPLOYEES



1. Getting along is a two-way street. If you do not like your other employees, then they probably do not like you. If you will not accept others, then they will not accept you.

2. People have different lifestyles, at home and at work. Lifestyles include the many ways of thinking, acting, talking, dressing, eating, and so forth. If you want to be respected as a person, then you must accept others as unique, worthwhile individuals.



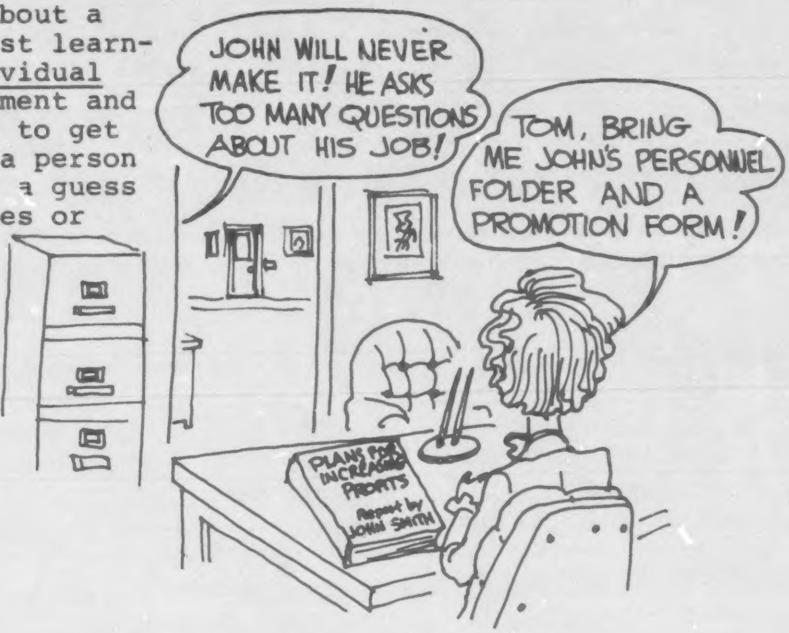


3. Most people form impressions about others based on their appearance. An impression is what one thinks or guesses about another person. A person's appearance on the job shouldn't be too dressy or too casual. If you dress like you are ready to ride horses, then people will wonder why you're not at the stables.

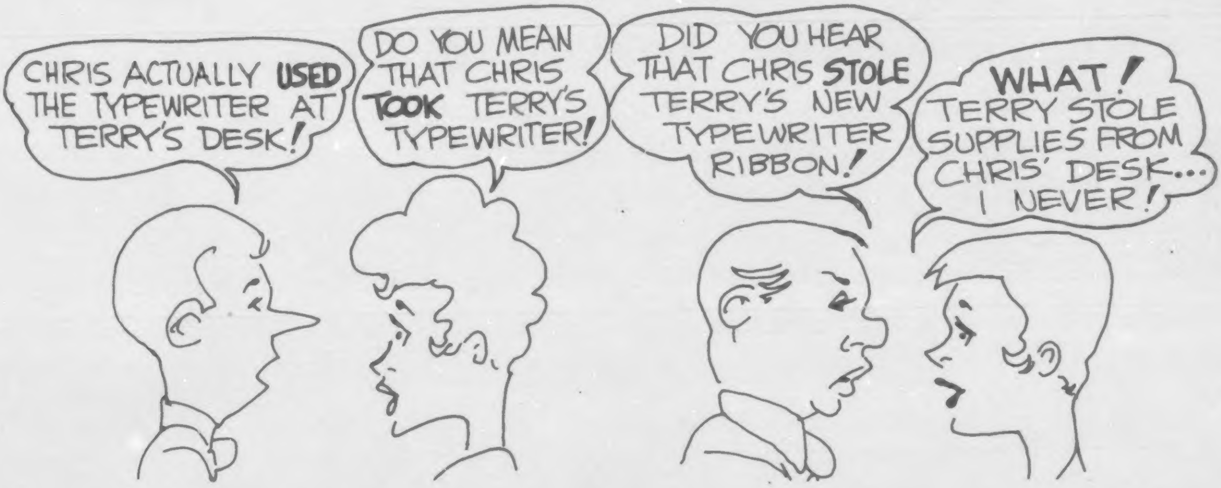
## ECONOMIC AND SOCIETAL FACTORS

### HINTS FOR GETTING ALONG WITH OTHER EMPLOYEES (continued)

4. Making judgments about a person without first learning about the individual leads to embarrassment and bad feelings. Try to get the "facts" about a person rather than making a guess based on appearances or gossip.


JOHN WILL NEVER MAKE IT! HE ASKS TOO MANY QUESTIONS ABOUT HIS JOB!
TOM, BRING ME JOHN'S PERSONNEL FOLDER AND A PROMOTION FORM!
PLANS FOR INCREASING PROFITS Report by JOHN SMITH

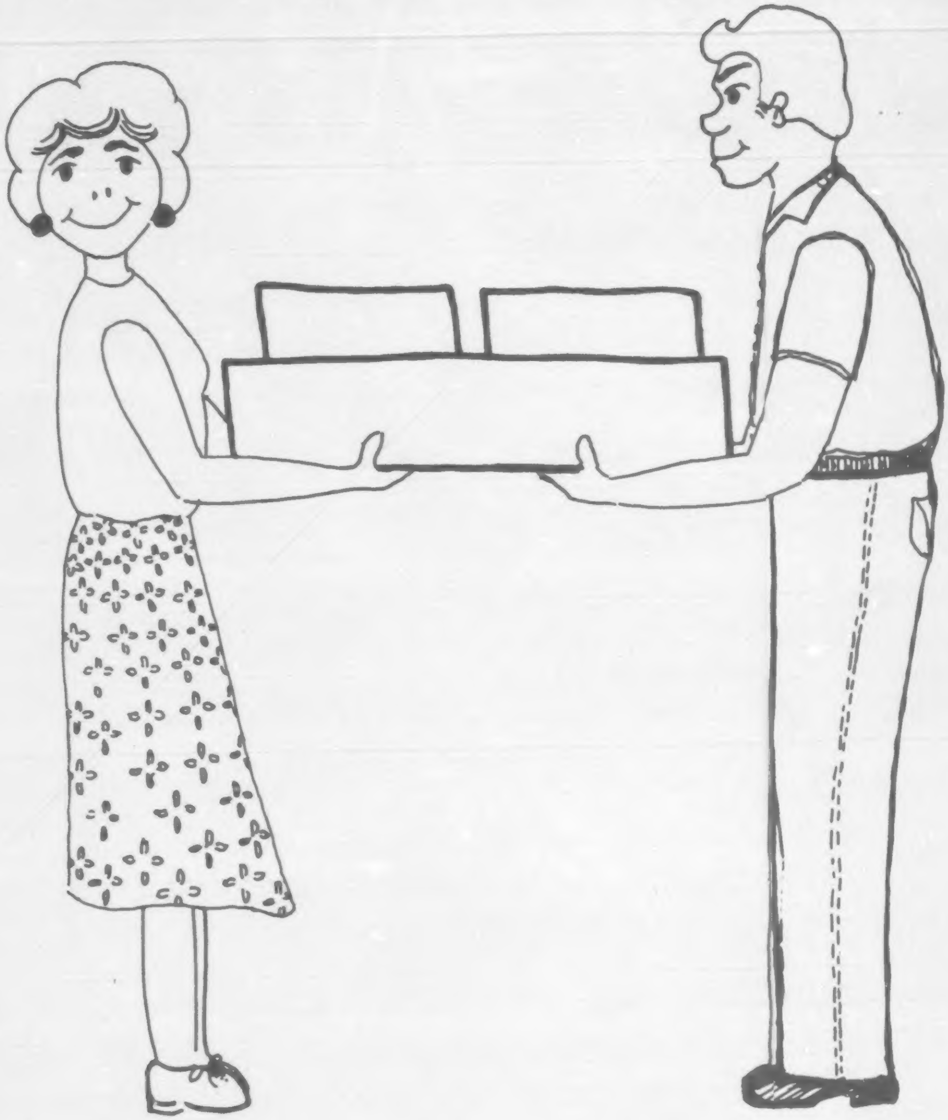
5. Understand the unwritten laws around the office. For example, some workers have seniority and special areas or "territories" that they have come to "own" over the years. Also, don't get involved in the office gossip that forms the informal conversation network in some offices.


CHRIS ACTUALLY USED THE TYPEWRITER AT TERRY'S DESK!
DO YOU MEAN THAT CHRIS TOOK TERRY'S TYPEWRITER!
DID YOU HEAR THAT CHRIS STOLE TERRY'S NEW TYPEWRITER RIBBON!
WHAT! TERRY STOLE SUPPLIES FROM CHRIS' DESK... I NEVER!

## ECONOMIC AND SOCIETAL FACTORS

### HINTS FOR GETTING ALONG WITH OTHER EMPLOYEES (continued)

6. Carry your own weight in the company. Do your job as well as possible. Don't abuse sick-leave or break time. Don't complain. Cooperate!



# ECONOMIC AND SOCIETAL FACTORS

ACTIVITY: Getting Ahead on the Job

OBJECTIVE: After completing this activity, the student should be able to state three factors that contribute to job success.

APPROXIMATE TIME: 60 - 90 minutes

MATERIALS: Handout: Getting Ahead; paper; pencils or pens

DIRECTIONS: Distribute copies of the handout to all students. Read and discuss the items included in the handout. Ask for specific examples of getting ahead; request that students write these on a sheet of paper. Discuss the following "styles" of involvement in competition.

| | |
|---|---|
| WIN/LOSE: | One employee tries to improve position or chances for advancement at the expense of another employee. |
| LOSE/WIN: | One employee assumes the submissive "loser" role time-after-time in order to gain favor from the "winner." |
| WIN/WIN: | One employee attempts to get ahead in a way that helps others to get ahead. |

Tell students to look at their examples and match them to the styles above. Talk about the overall effects of attempts to get ahead as presented by several examples. Point out that students will be most successful when they reach individual goals and yet they are all winners.

# ECONOMIC AND SOCIETAL FACTORS

## GETTING AHEAD

Remember getting ahead on the job requires a number of factors. Your strengths must be clearly seen by your employer, other employees, and yourself. In general, to get a raise or promotion a person needs to: exceed or go beyond the employer's expectations for the job; get along with and earn the respect of other employees; and develop personal skills and self-confidence.

1. What the employer expects:

   a. competence
   b. loyalty
   c. honesty
   d. integrity
   e. responsibility
   f. hard work
   g. intelligence or creativity

2. What the other employees expect:

   a. graceful acceptance of praise, rewards, and special privileges
   b. sharing the credit when others contribute
   c. fairness and equal opportunity
   d. mutual cooperation and equal sharing of work load
   e. honesty and sincerity

3. What the individual expects:

   a. opportunities to learn more about a job
   b. opportunities for advancement
   c. recognition for accomplishments
   d. challenging assignments
   e. skills and inner strengths to assume new responsibilities

# ECONOMIC AND SOCIETAL FACTORS

ACTIVITY: Learning Why People Change Jobs

OBJECTIVE: After completing this activity, the student should be able to state three or more reasons why people change jobs or careers.

APPROXIMATE TIME: 60 - 150 minutes

MATERIALS: Handout: Role-Playing Job and Career Changes

DIRECTIONS: Distribute copies of the handout to all students. Explain that the activity will involve "role-playing" or acting one or two of the scenes described in the handout. (The teacher must decide before the activity how many scenes will be used.)

Select the number of students needed to play the selected scene or scenes. Remember to tell the students who are selected (or who volunteer) that they will not be judged on acting ability. Describe the activity as a game.

Explain the scene in detail to the student-players. Look over the handout with them, answering all questions and pointing out the key actions. While the teacher speaks with the players, the other students should rearrange the desks and chairs so that there is room for the role-playing. The teacher must make certain that there are chairs (and perhaps props) for the players in the center of the circle of observing students.

While the players are preparing to do the scene, the teacher can sit in the center and discuss the various reasons why people change jobs. For example, persons change jobs because: (1) personal, financial, and family needs or goals change; (2) supply and demand in the job market change (e.g., layoffs); and (3) situations on the job change, such as a disagreement resulting in an employee being fired. When the players are ready, the teacher introduces the scene and role-playing begins.

Ask the questions on the handout, or similar questions, after the scene is completed. Note that the scenes may be altered or related activities may be tried. The role-playing and questioning should encourage active discussion. Whenever possible, point out the specific reasons why the character in the scene is considering a job change.

Depending on the level of the class, the teacher may wish to provide more or less preparation for the activity. For example, some students may need to take the handout home to study the scene before attempting the role-playing activity.

## ECONOMIC AND SOCIETAL FACTORS

## ROLE-PLAYING JOB AND CAREER CHANGES

### Scene One

Players: Pat, an employee, and Lou, the supervisor

Situation: Pat is a hardworking, excellent warehouse worker who has been with the company for five years. Lou has recognized Pat's abilities and dedication by giving regular raises and increased responsibility. Pat is satisfied with the salary and working conditions, but wants to become a supervisor. Pat is interested in supervision because of the challenge, the additional status, and the opportunity to work with new, young employees. Also, Pat has several ideas about changing some procedures and work routines. Pat is well-respected by fellow employees and would be quickly accepted as supervisor.

Lou is interested in Pat's future, but hates to lose such a good worker. There are no supervisory vacancies in the company at this time. Lou wants Pat to think seriously about whether or not to leave the company. In this situation, Lou will listen to Pat's concerns and interests and suggest different jobs or responsibilities within the warehouse. Lou will offer to help Pat in every way to develop interests and "try out" the job of supervisor. Lou will suggest that Pat be "acting supervisor" when Lou is out of the office, on vacation, or unavailable.

Questions: Will the job of "acting supervisor" satisfy the needs of Pat? . . . the needs of Lou? . . . the needs of the company?

How can Lou help Pat clarify (make clear) career interests?

Would Pat be a good supervisor?

Will Pat be happy as a supervisor?

Related Activity: Students could role-play the scene differently.

1. Lou could be played as a negative, unconcerned supervisor.

or

2. After students have acted the roles of Pat and Lou

(continued)

## ROLE-PLAYING JOB AND CAREER CHANGES (continued)

for awhile, ask them to switch roles or have two other students stop in and continue the scene.

### Scene Two

Players: Lee, the employee; Terry, the spouse (husband or wife); Chris, their 12-year-old daughter or son

Situation: Lee comes home and begins to talk to Terry about plans to change jobs. Chris is in the room and makes comments from time to time. Lee is a manager in a local insurance company. Lee is considering applying for a training job in an insurance company 500 miles away. The training job would involve teaching new managers the skills that Lee has learned in the present job. However, Lee is confused about the reasons for wanting the new job. Lee has been wanting more money, additional status, new assignments, and more person-to-person contact. Lee has not talked to the boss about quitting.

Terry wants to know why Lee is unhappy in the present job. Chris does not want to move. Terry discusses various alternatives to moving. For example, Terry could find a job and bring extra money. On the other er hand, Terry believes that Lee is more concerned about having a different job. Terry suggests that Lee talk to to the boss about other jobs or promotions. No decision has been reached by the end of the scene.

Questions: What are the reasons that Lee wants a new job?

Do Terry or Chris help Lee to understand why the job change is wanted?

Will Lee apply for the out-of-town job?

Would Lee be satisfied with the job of trainer?

Related Activity: Assume that Lee tried to talk to the boss about the matter of changing jobs. The boss gets angry and fires Lee. Discuss answers to the question: "What can Lee do to find another, perhaps more rewarding, job?"

### Other Scenes

1. A couple decides to switch roles. The husband quits his job and becomes the "house-person" and the wife takes an interesting, non-traditional job.
2. A group of friends who graduated from high school together get together and discuss changing career interests. They talk about their present jobs and why or why not they wish to find a new career.

(continued)

## ECONOMIC AND SOCIETAL FACTORS

### ROLE-PLAYING JOB AND CAREER CHANGES (continued)

3. A person is a very successful salesperson. Then the person discovers one day that selling is no longer interesting. Instead, the person wishes to become a youth counselor.

4. Two friends discuss the money to be made in designing and marketing solar water heaters. One of the friends believes that switching to an emerging or quickly growing career in alternate energy sources would be great. The other friend is very satisfied with plumbing, their present vocation.

## ECONOMIC AND SOCIETAL FACTORS

ACTIVITY: Understanding Gross and Net Income

OBJECTIVE: After completing this activity, the student should be able to demonstrate an understanding of gross and net income by defining the terms and using them correctly in financial computations.

APPROXIMATE TIME: 30 - 75 minutes

MATERIALS: Handout: Net and Gross; pencils or pens; teacher reference: Net and Gross Answer Sheet

DIRECTIONS: Introduce the activity by making the following comments to the students.

> You need to understand the difference between gross and net income so you will know the exact amount of money you will take home from your job. You will find that the tax bite--both Income Tax Withholding and Social Security Tax--is big. (Should you examine where it all goes?)

The teacher should define gross and net, perhaps by using the following information.

gross: the amount you earn before anything is taken out of your earnings

net: the amount of money you have left after all deductions

After defining the terms and providing some simple examples of appropriate usage, ask the students to complete the exercises on the worksheet.

## ECONOMIC AND SOCIETAL FACTORS

### NET AND GROSS ANSWER SHEET

1. Gross: $500
   Net: $400

2. Gross: $12,000
   Net: $ 9,500

3. Gross: $500
   Net: $450

4. Time-and-a-half rate: $ 31.52
   Gross: $210.00 + $31.52 = $241.52
   Income Tax: $ 54.61
   Social Security: $ 16.74
   Net Income: $201.69

ECONOMIC AND SOCIETAL FACTORS

# NET & GROSS

1. Sam has a cabinet shop. He received $500 from his contract with the building contractor for the month of October. Sam took home $400 after taxes (income tax withholding, Social Security) were taken out.

   What was Sam's GROSS income? $________

   What was Sam's NET income? $________

2. Gerry works for a construction company and earns $12,000 per year for her work as a design and color consultant. She takes home $9,500 after taxes (income tax withholding, Social Security) and hospitalization insurance deductions.

   What is Gerry's GROSS income? $________

   What is Gerry's NET income? $________

3. Manuel's specialty is piece work that he does for a local furniture store. He is paid $10 per piece and usually finished 10 pieces per day.

   What is Manuel's GROSS income per week if he works 5 days a week? $________

   What is Manuals's income per week if $1.00 is deducted for each piece Manuel turns out? $________

   How much should Manual count as NET income per week? $________

4. Minnie works for an electronics manufacturer and is paid $5.25 an hour for her assembly-line work. The past week, Minnie worked a regular 40-hour week, plus 4 hours at time-and-a-half for overtime.

   What was her time-and-a-half rate? $________

   What was Minnie's GROSS income last week? $________

   The week's deductions from Minnie's paycheck were:

   Income Tax Withholding $________
   (Approximately 20% of Gross)

   Social Security Tax $________
   (6.13% employee)
   (6.13% is also paid by employer)

   What was Minnie's NET income last week? $________

## ECONOMIC AND SOCIETAL FACTORS

ACTIVITY: Explaining Terms

OBJECTIVE: After completing this activity, the student should be able to explain the difference between the two words/concepts, asset and liability.

APPROXIMATE TIME: 30 - 50 minutes

MATERIALS: Handout: Assets and Liabilities; paper; pencils or pens

DIRECTIONS: Distribute copies of the handout to each student. Introduce the activity with the following comments.

> Maybe you have been told that your hair is one of your best assets. Or perhaps, you have heard your family say that big cars are now a liability. You probably understood the general meanings of the two words. However, you need to know the complete and correct meanings of these two words if you are to understand your incoming money, as well as, your out-going money.

Read and discuss the handout with the students. Then, ask the students to write their own sentences or examples using each word twice.

## ECONOMIC AND SOCIETAL FACTORS

## ASSETS AND LIABILITIES

ASSETS--1. A useful or valuable quality or possession.

2. All the property or resources (a supply that can be drawn on) of a person or business.

   a. Permanent or Fixed Assets--some of these resources, such as land, buildings, machinery, or capital stock of another company held for the purpose of control, can be used over and over.

   b. Liquid or Current Assets--cash or materials which can be used immediately, but only one time.

Examples--The old brick warehouse is still listed as one of the company's assets.

The company's balance sheet was top-heavy with fixed assets, when what they really needed was a better position in cash.

LIABILITIES--1. That which one is expected to pay, or for which which one is liable. Specifically--in the plural, one's money obligations or debts, collectively.

2. The opposite of assets.

Examples--His debt to his uncle was one of his large liabilities.

## ECONOMIC AND SOCIETAL FACTORS

**ACTIVITY:** Calculating Salary

**OBJECTIVE:** After completing this activity, the student should be able to calculate net pay when provided information about gross pay and deductions.

**APPROXIMATE TIME:** 60 - 90 minutes

**MATERIALS:** Handouts: Job Description Forms, Worksheets (4 per student), and Employer's Tax Guide (Circular E); scratch paper; pens or pencils; transparency (from transparency master)

**DIRECTIONS:** Introduce the activity by making the following statement to the students:

> This activity will show the difference between the salary that may be quoted to you when you apply for a job, (the gross pay), and the amount of money you actually take home, (the net pay).

Distribute copies of the handouts. (The Employer's Tax Guide, Circular E, may be obtained free by calling the local IRS office.) Ask the students to look at the first job description (bookkeeper).

Use the job description to answer questions 1-9 on the Worksheet and the Tax Guide to answer questions 10-12. Then complete the "Payroll Register" at the bottom of the Worksheet, using the information from questions 1-12. Go through the Job Description Form, Worksheet, and Tax Guide step-by-step in completing the example and the other exercises, use the single-one dependent tax table.

Ask students to complete the remaining three worksheets for jobs of their choice from the Job Description Form. Call on several students to share their answers. Have one or two students write the "Payroll Register" and the arithmetic used to obtain the net pay figure on the board. Discuss the various jobs, using Worksheet questions 1-9 as a guide. Explain to the class the purpose of income tax and Social Security deductions. Stress the importance of knowing the difference between total salary and net pay.

## ECONOMIC ANC SOCIETAL FACTORS

### JOB DESCRIPTION FORM

| JOB TITLE | PAY RATE | WORK SCHEDULE | EMPLOYEE BENEFITS |
|---|---|---|---|
| Bookkeeper | $525/mo. | 8 a.m. - 5 p.m. Mon. thru Fri. | Vacation, profit-sharing, holidays |

| EMPLOYER REQUIREMENTS | EDUCATION AND TRAINING REQUIRED |
|---|---|
| Accounts payable; receivable; payroll; bank deposit reconciliation; good typing--45 wpm and up. Will keep two sets of books. | High school with experience in bookkeeping, 3-5 years secretarial experience. |

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| JOB TITLE | PAY RATE | WORK SCHEDULE | EMPLOYEE BENEFITS |
|---|---|---|---|
| Welfare Service Technician | $723/mo. | 8 a.m. - 5 p.m. Mon. thru Fri. | Sick and annual leave, state holidays, insurance and retirement |

| EMPLOYER REQUIREMENTS | EDUCATION AND TRAINING REQUIRED |
|---|---|
| Interviewing applicants, completion of forms, using calculator, some travel | High school with two years of social service or community work experience; may substitute two years college for experience |

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| JOB TITLE | PAY RATE | WORK SCHEDULE | EMPLOYEE BENEFITS |
|---|---|---|---|
| Janitor | $125/wk. | 6 p.m. - midnight Mon. thru Sat. | Vacation, holidays |

| EMPLOYER REQUIREMENTS | EDUCATION AND TRAINING REQUIRED |
|---|---|
| Dependable and hard-working; experience in waxing and buffing floors | 1-2 years heavy janitorial experience in industry |

(continued)

## ECONOMIC AND SOCIETAL FACTORS

### JOB DESCRIPTION FORM (continued)

| JOB TITLE | PAY RATE | WORK SCHEDULE | EMPLOYEE BENEFITS |
|---|---|---|---|
| Programmer I | $11,500 year | 8 a.m. - 5 p.m. Mon. thru Fri. | Vacation, holidays, profit sharing |

| EMPLOYER REQUIREMENTS | EDUCATION AND TRAINING REQUIRED |
|---|---|
| Familiar with IBM DOS/JCL, Assembly, and COBOL. Experience with MIS. | B.S. Computer Science or 2 years college +2 years business programming experience, Fortran experience not helpful |

| JOB TITLE | PAY RATE | WORK SCHEDULE | EMPLOYEE BENEFITS |
|---|---|---|---|
| Painter | $5.00/hr. | 7:30 a.m. - 4 p.m. Mon. thru Fri. | Health Insurance |

| EMPLOYER REQUIREMENTS | EDUCATION AND TRAINING REQUIRED |
|---|---|
| Heavy exterior repair experience required, must be able and willing to spray and to work on extension ladder or platform | 1-2 years painting experience, apprenticeship program helpful |

| JOB TITLE | PAY RATE | WORK SCHEDULE | EMPLOYEE BENEFITS |
|---|---|---|---|
| Clerk-Typist I | $600/mo. | 8 a.m. - 5 p.m. Mon. thru Fri. | Vacation, holidays |

| EMPLOYER REQUIREMENTS | EDUCATION AND TRAINING REQUIRED |
|---|---|
| Filing, completing forms reports, must be able to type travel vouchers | High school or GED, type 45 wpm, business school graduate preferred |

(continued)

## ECONOMIC AND SOCIETAL FACTORS

### JOB DESCRIPTION FORM (continued)

| JOB TITLE | PAY RATE | WORK SCHEDULE | EMPLOYEE BENEFITS |
|---|---|---|---|
| Child Care Worker | $525/mo. | live-in arrangement 7 a.m. Mon. thru 4 p.m. Fri., off weekends | 4 weeks vacation per yr., holidays ins., room and board, apt. available for weekends off |

| EMPLOYER REQUIREMENTS | EDUCATION AND TRAINING REQUIRED |
|---|---|
| Must be able to work with autistic children, be dependable and caring, must attend in-service training | Associate's degree in child development preferred, work experience with exceptional children desired |

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| JOB TITLE | PAY RATE | WORK SCHEDULE | EMPLOYEE BENEFITS |
|---|---|---|---|
| Management Trainee | $725/mo. | 6 p.m. - 2 a.m. Tues. thru Sun. | Vacation, insurance, bonus, merit raises |

| EMPLOYER REQUIREMENTS | EDUCATION AND TRAINING REQUIRED |
|---|---|
| Should be willing to learn restaurant business from ground up, desire to assume management responsibilities | College degree preferred; however, ambitious high school graduate with 1-2 years restaurant experience will be considered |

## ECONOMIC AND SOCIETAL FACTORS

## WORKSHEET

INSTRUCTIONS: Use the Job Description Form to answer questions 1-10. Use the Tax Tables to answer questions 11-13. Then use the information (your answers) from the worksheet to complete the Payroll Register below. Enter your name under "Employee's Name" and fill in the correct information in the columns for "Married/Single" and the number of exemptions you are claiming.

1. What is the name of the job? ______________________________
2. What time do you come to work? ____________________________
3. What time do you get off work? ____________________________
4. How many days do you work in a week? ______________________
5. How much does this job pay each month? ____________________
6. How much does this job pay each week? _____________________
7. What kind of clothes do you think you should wear to this job?
   ____________________________________________________________
8. What kind of education and training is required for this job?
   ____________________________________________________________
   ____________________________________________________________
9. Do you think you could get this job if you have:
   a. Less than a high school education? ____________________
   b. Finished high school? ______________
   c. Vocational school after high school? _______________
   d. Some college? _______________
   e. Finished college? ______________
10. How much income tax is withheld from your pay each week?
    ____________________ each month? _________________
11. How much Social Security is withheld from your pay each week?
    ____________________ each month? _________________
12. How much is your net pay after deductions each week?
    ____________________ each month? _________________

### PAYROLL REGISTER

| Employee's Name | Married/ Single | Number Exemptions | Hours Worked | Inc. Tax | Soc. Sec. | Net Pay |
|---|---|---|---|---|---|---|
|  |  |  |  |  |  |  |

## ECONOMIC AND SOCIETAL FACTORS

## EXAMPLE--EMPLOYEE'S TAX GUIDE (CIRCULAR E)

SINGLE Persons--WEEKLY Payroll Period

| The wages are- | | And the number of withholding allowances claimed is- | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| At least | But less than | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | | The amount of income tax to be withheld shall be- | | | | | | | | |
| $110 | $115 | $13.50 | $10.90 | $ 8.30 | $ 5.80 | $ 3.50 | $ 1.20 | 0 | 0 | 0 |
| 115 | 120 | 14.40 | 11.80 | 9.20 | 6.60 | 4.30 | 2.00 | 0 | 0 | 0 |
| 120 | 125 | 15.30 | 12.70 | 10.10 | 7.50 | 5.10 | 2.80 | .50 | 0 | 0 |
| 125 | 130 | 16.20 | 13.60 | 11.00 | 8.40 | 5.90 | 3.60 | 1.30 | 0 | 0 |
| 130 | 135 | 17.10 | 14.50 | 11.90 | 9.30 | 6.70 | 4.40 | 2.10 | 0 | 0 |
| 135 | 140 | 18.00 | 15.40 | 12.80 | 10.20 | 7.60 | 5.20 | 2.90 | .60 | 0 |
| 140 | 145 | 18.90 | 16.30 | 13.70 | 11.10 | 8.50 | 6.00 | 3.70 | 1.40 | 0 |
| 145 | 150 | 20.00 | 17.20 | 14.60 | 12.00 | 9.40 | 6.80 | 4.50 | 2.20 | 0 |
| 150 | 160 | 21.60 | 18.60 | 16.00 | 13.40 | 10.80 | 8.20 | 5.70 | 3.40 | 1.10 |
| 160 | 170 | 23.80 | 20.60 | 17.80 | 15.20 | 12.60 | 10.00 | 7.40 | 5.00 | 2.70 |

# ECONOMIC AND SOCIETAL FACTORS

**ACTIVITY:** Completing a Financial Statement

**OBJECTIVE:** After completing this activity, the student should be able to complete a personal financial statement.

**APPROXIMATE TIME:** 50 - 75 minutes

**MATERIALS:** Handouts: Peggy's Financial Statement, Peggy's Expenses/Income List, and Your Financial Statement; scratch paper; pencils; transparency (from transparency master); teacher reference: Definitions, Answer Sheet

**DIRECTIONS:** Instruct students to use the 15-term list of expenses/income in the completion of Peggy's Financial Statement. The statement should be filled-out carefully in pencil. Specifically ask students to determine Peggy's net income and equity or real worth.

After students have completed the financial statement, show the transparency so students may compare answers, make corrections, and discuss activity. Allow time for the students to complete statements for their own reference.

The following comments may be used to introduce the activity:

> Right now, you may not believe that you have any assets or income. Stop a minute and think. Your financial situation may be more sound than you thought. This exercise is designed to teach you how to keep tabs on your incoming and out-flowing money. You will also learn how to calculate your true financial worth.

## ECONOMIC AND SOCIETAL FACTORS

### DEFINITIONS

Following are suggested definitions for this activity:

- Assets--a useful or valuable quality or possession. (Resources such as land, buildings, machinery, capital stock of another company held for the purpose of control, can be used over and over.)
- Liabilities--that which one is expected to pay, or for which one is liable (debts).
- Revenue--income from property or other investments, annual or current income of a municipal state or federal government that is derived from taxation or other sources.
- Expenses--the amount of money required to do something; cost.

# PEGGY'S • financial statement

## PROFIT OR LOSS STATEMENT (STATEMENT OF EARNINGS)

| REVENUE | | EXPENSES | |
|---|---|---|---|
| Salary from job | ____________ | Lunches | $____________ |
| Interest on bank account | ____________ | Concert Tickets | ____________ |
| Stock Dividends | ____________ | Textbooks | ____________ |
| Allowance | ____________ | Cleaners | ____________ |
| Total Revenue (Gross Income) | $____________ | Total Expenses | $____________ |

Total Revenue $____________ less Total Expenses $____________

Equals Net Income $____________

## BALANCE SHEET (STATEMENT OF PERSONAL CONDITION)

| ASSETS | | LIABILITIES | |
|---|---|---|---|
| Money | $__________ | ____________________ | $__________ |
| Savings Account | __________ | ____________________ | __________ |
| Bicycle | __________ | ____________________ | __________ |
| Radio | __________ | ____________________ | __________ |
| Stereo | __________ | ____________________ | __________ |
| Clothes | __________ | ____________________ | __________ |
| Tennis Racquet | __________ | | |
| TOTAL ASSETS | $__________ | TOTAL LIABILITIES | $__________ |

LESS
TOTAL LIABILITIES $__________

EQUALS
PEGGY'S EQUITY
or
REAL WORTH $__________

# PEGGY'S • expense/income list

Determine whether the following items are ASSETS, LIABILITIES, REVENUE, or EXPENSES, and complete the financial statement on the next page.

1. Peggy's 10-speed bicycle worth $75
2. Peggy's radio which she bought for $25
3. Peggy's salary from a part-time job--$40
4. Peggy's purchase of a new suit at the department store, to whom she promised to pay the total amount of $50 next month (Regular 30-day charge)
5. Interest she received on a savings account--$2 (quarterly or four times a year)
6. Purchased and used two KISS concert tickets--$10
7. Allowance Peggy received from parents--$10
8. Peggy has an $80 savings account.
9. Peggy bought a tennis racquet from a sporting goods store for which she promised to pay $25 in 30 days
10. Peggy's stereo worth $120
11. Peggy received a stock dividend of $1 per share on each share of Pepsi she owns. Peggy owns 10 shares.
12. Peggy has $20 in cash.
13. Peggy ate lunch off the high school campus last month and ran up a $13 tab at the Snak Shack, which she paid this month
14. Peggy lost a textbook and bought another at cost $5.80.
15. Peggy owes her mother $5 from last month.

# **YOUR** • financial statement

## PROFIT OR LOSS STATEMENT (STATEMENT OF EARNINGS)

| REVENUE | | EXPENSES | |
|---|---|---|---|
| ____________________ | $________ | ____________________ | $________ |
| ____________________ | $________ | ____________________ | $________ |
| ____________________ | $________ | ____________________ | $________ |
| ____________________ | $________ | ____________________ | $________ |
| ____________________ | $________ | ____________________ | $________ |
| ____________________ | $________ | ____________________ | $________ |
| TOTAL REVENUE (Gross Income) | $________ | TOTAL EXPENSES | $________ |

TOTAL REVENUE $____________ LESS TOTAL EXPENSES $________

EQUALS NET INCOME $______________

## BALANCE SHEET (STATEMENT OF PERSONAL FINANCIAL CONDITION)

| ASSETS | | LIABILITIES | |
|---|---|---|---|
| Money (cash on hand) | $__________ | ____________________ | __________ |
| Savings account | __________ | ____________________ | __________ |
| Bicycle | __________ | ____________________ | __________ |
| Radio | __________ | ____________________ | __________ |
| Stereo | __________ | ____________________ | __________ |
| Clothes | __________ | ____________________ | __________ |
| Sports equipment | __________ | ____________________ | __________ |
| Income from Savings or Investments | __________ | ____________________ | __________ |
| Jewelry | __________ | ____________________ | __________ |
| TOTAL ASSETS | $__________ | | |
| LESS TOTAL LIABILITIES | $__________ | TOTAL LIABILITIES | $__________ |

EQUALS
YOUR EQUITY
or
REAL WORTH $__________

# ECONOMIC AND SOCIETAL FACTORS

## ANSWER SHEET

### PROFIT OR LOSS STATEMENT (STATEMENT OF EARNINGS)

| REVENUE | | EXPENSES | |
|---|---|---|---|
| Salary from job | 40.00 | Lunches | 13.00 |
| Interest on bank account | 8.00 | Concert Tickets | 10.00 |
| Stock Dividends | 10.00 | Textbooks | 5.80 |
| Allowance | 10.00 | Cleaners | -0- |
| Total Revenue (Gross Income) | $ 68.00 | Total Expenses | $ 28.00 |

Total Revenue $ 68.00 less Total Expenses $ 28.00

Equals Net Income $ 40.00

### BALANCE SHEET (STATEMENT OF PERSONAL CONDITION)

| ASSETS | | LIABILITIES | |
|---|---|---|---|
| Money (cash on hand) | $ 20.00 | clothes | $ 50.00 |
| Savings Account | 80.00 | tennis racquet | 25.00 |
| Bicycle | 75.00 | owes Mother | 5.00 |
| Radio | 25.00 | | |
| Stereo | 120.00 | | |
| Clothes | 50.00 | | |
| Tennis Racquet | 25.00 | | |
| TOTAL ASSETS | $ 395.00 | | |
| LESS TOTAL LIABILITIES | $ 80.00 | TOTAL LIABILITIES | $ 80.00 |
| EQUALS PEGGY'S EQUITY or REAL WORTH | $ 315.00 | | |

## ECONOMIC AND SOCIETAL FACTORS

**ACTIVITY:** Planning Your Budget

**OBJECTIVE:** After completing this activity, the student should be able to write a personal budget.

**APPROXIMATE TIME:** 60 - 90 minutes

**MATERIALS:** Handouts: Budget Information, Budget Worksheet, Employer's Tax Guide (Circular E, available from IRS), Plan for Using Money Wisely; scratch paper; pencils

**DIRECTIONS:** Make the following comments to the class:

> When you get your first job and receive your first paycheck, you may suddenly want to buy all those things you have seen in the stores. Think about it before you do! You will learn in this activity that there is a difference between the money you earn and the money you can spend each month. You should use a budget to find out how much money is left after paying the fixed expenses each month.

Distribute the handouts. Tell the students to read Budget Information before beginning work on the Budget Worksheet. Point out the "Payroll Information" section of the Budget Information sheet. Read the instructions with the students and show them how to figure net pay. Tell them to use this information in figuring "Total Take Home Pay" on the Budget Worksheet. Help individual students as needed. Explain to students about being realistic when figuring hourly salary on the worksheet.

Next, ask students to figure "Total Fixed Expenses" from real or imaginary expenses of the previous month. Have students subtract total fixed expenses from total take home pay to find "Discretionary Income." Explain that discretionary income refers to the money remaining each month which may be saved or used for "Variable Expenses." Ask the student to complete the worksheet using estimates for "Variable Expenses."

Discuss some problems that arise when a person does not use a budget. For example, describe a situation in which a person has over-extended himself or herself--that is, taken on more financial obligations than income can handle. Give students copies of Plan for Using Money Wisely for their future reference.

# BUDGET INFORMATION

To use your money in the best way, you need to know how to budget. To some people, the word BUDGET is a dirty word; in reality, it is simply a plan for spending the money you earn.

Before you make a budget, you must figure out your actual take-home or net pay.

Payroll Information:

Select an hourly salary to use in completing this activity.
(1) Write the amount in the "Hourly Salary" blank below.
(2) Multiply the amount by the 40 hours you work each week. This amount is your weekly salary.
(3) Write it in the "Weekly Salary" blank.
(4) Write whether you are married or single in the blank. Write the number of exemptions you would claim in the next blank.
(5) Look up the Federal Income Tax deduction for your weekly salary and number of exemptions in Circular E (1978 Employer's Tax Guide). Write the amount in the "Inc. Tax" blank.
(6) Figure the Social Security deduction. Multiply the weekly salary amount by 6.13% or by 0.0613. Write the amount in the "Soc. Sec." blank.
(7) Add the deductions to find the "Total Deductions."
(8) Subtract the "Total Deductions: from "Weekly Salary" to get "Net Pay".

$______ x 40 = $______ ________ __________
Hourly Salary · Hours Worked · Weekly Salary · Married Single · Exemptions

$______ + $______ = $__________
Inc. Tax · Soc. Sec. · Total Deductions

$________ - $__________ = $_______
Weekly Salary · Total Deductions · Net Pay

(continued)

## ECONOMIC AND SOCIETAL FACTORS

### BUDGET INFORMATION (continued)

Fixed Expenses--are the things you must pay for every month, including:

Food--includes meals at home or away, snacks, cold drinks, coffee on the job, milk, and other drinks.

Housing--includes your rent or house payment, electricity, water and sewer, gas, repairs, taxes, insurance, telephone, furniture payments, etc.

Clothing--includes laundry, repairs, dry cleaning, clothes to wear to work, special clothes. (If you have a family, you need to think about clothing for everyone.)

Transportation--includes bus fare, cab fare, car payments, gas, oil, tires, battery, repairs, license plates, and taxes.

Taxes--are often taken out of your pay check as deductions. The federal income tax and Social Security deductions are usually taken out. If you own a house, then you must pay school, city, county, and state taxes--depending on where you live. If you own a car, then you may pay taxes on it too.

Variable expenses--are those things which vary in cost from month to month. Variable expenses are those that you spend your money on after you have taken care of all fixed expenses. These include:

Personal Care--includes barber or beauty shops, doctors, dentist, drug store purchases of toiletries, cosmetics, medicine, and recreation.

Insurance--includes household items like furniture, appliances, pictures, and jewelry. People also have car insurance, life insurance, and hospitalization.

Gifts--includes items or money given for birthdays, holidays, and special occasions.

Savings--includes money you want to keep for emergencies or something special. You may want to save money in a savings account, or to invest in stocks, treasury notes, or certificates of deposit at your bank.

# BUDGET WORKSHEET

TAXES
Food
CLOTHING
SAVINGS
Gifts

EARNINGS (see TEC sheet for job info)

A. How much do you earn per hour?

$ ____________

B. How many hours per week do you work?

$ ____________

C. How much will you earn each week?

$ ____________

D. How much do you expect to earn in a month? (Multiply weekly amount by 4.33)

$ ____________ (Gross Salary)

PAYROLL DEDUCTIONS (Federal Income Tax and Social Security Tax)

A. How much is the Federal Income Tax deduction each month? (See 1978 Employer's Tax Guide) $ ____________

B. How much is your Social Security tax deduction each month? (6.13% of your gross income each week or month) $ ____________

Add to get. . . . . . . . . . .TOTAL DEDUCTIONS $ ____________

GROSS SALARY $ ____________

Subtract. . . . . . . . . . . . . . .DEDUCTIONS $ ____________

To get. . . . . . . . . . . . TOTAL TAKE-HOME PAY $ ____________

FIXED EXPENSES (Check your expenses for the last month)

A. What is your rent or house payment? $ ____________

B. How much are your water, gas, and electric bills? $ ____________

C. How much did you spend for food last month? $ ____________

D. How much did you spend on clothing last month? $ ____________

Add to get. . . . . . . . TOTAL FIXED EXPENSES $ ____________

TOTAL TAKE-HOME PAY $ ____________

Subtract. . . . . . . . . . TOTAL FIXED EXPENSES $ ____________

Amount left to divide among VARIABLE EXPENSES $ ____________

(continued)

## ECONOMIC AND SOCIETAL FACTORS

### BUDGET WORKSHEET (continued)

VARIABLE EXPENSES

A. How much do you plan to spend on personal expenses? $____________

B. How much do you plan to spend on savings? $____________

C. How much to you plan to spend on insurance? $____________

D. How much do you plan to spend on gifts? $____________

## ECONOMIC AND SOCIETAL FACTORS

## PLAN FOR USING MONEY WISELY

Expenses for Month — Estimated Cost

NEEDS: Food ______________
Housing ______________
Clothing ______________
Transportation ______________
Insurance ______________
Personal ______________
Medical ______________
Education ______________
Recreation ______________
Gifts ______________
Contributions ______________
Savings ______________
Miscellaneous ______________

TOTAL: $______________

WANTS: (list) ______________
______________
______________
______________
______________

TOTAL: $______________

NET INCOME: ______________

Less TOTAL EXPENSES (Needs & Wants) ______________

Remainder (Net Income minus
Total Expenses) $______________

# ECONOMIC AND SOCIETAL FACTORS

ACTIVITY: Looking at Food Expenses

OBJECTIVE: After completing this activity, the student should be able to write a weekly food budget for two people.

APPROXIMATE TIME: 60 - 90 minutes

MATERIALS: Handout: Weekly Menu Worksheet; teacher's reference: Teacher Reference Sheet; food and grocery section of local newspaper (usually Thursday edition); pencils

DIRECTIONS: One week before beginning this activity, ask each student to keep a record of what he or she actually eats during breakfast, lunch, and dinner each day for seven days.

Before the activity, make the following comments to the students; then distribute the materials.

> Although you are not now responsible for the food purchases for yourself or a family, that day will soon come. This activity was designed to introduce you to the art of grocery shopping.

Using the records kept for the previous week, ask students to complete a weekly menu on the Worksheet. To complete the weekly menu, the student must be able to: (1) list the items eaten at breakfast, lunch, and dinner and (2) decide what groceries were needed to prepare the items. The teacher should write the example from the Teacher's Reference Sheet on the board to help students understand how to complete the "Weekly Menu" and "Grocery List" sections of the Worksheet. Point out to students that they need not include "staples" (items usually on hand) in their lists. A list of staples is included in the Teacher's Reference Sheet.

After the menu and grocery list for th week are completed, tell students to use the advertisements in the food-grocery sections to find prices for items on their lists. Ask them to write the prices on the Worksheet just as the prices were included in the example (on the board). Have them add the prices for the day to arrive at a sub-total. Add the sub-totals to find the weekly total for each student's menu. The weekly total may be multiplied by 4.33 or 4 1/3 to obtain a monthly food budget figure.

The teacher should point out that grocery prices differ from one store to another. Explain the practice of "comparative shopping" ("shopping around") to get the best prices. Also, tell the students that food budgets must be completed regularly due to frequent changes in grocery prices. Point out that supply and demand which may be affected by the season of the year influence the prices of vegetables, meat, and even canned goods.

ECONOMIC AND SOCIETAL FACTORS

WORKSHEET

| *Weekly Menu*<br>**FOR** ____________<br>________ **to** ________<br>**(dates)** | | GROCERY LIST<br>(NOTE INCLUDING STAPLES) | GROCERY PRICES | SUB-TOTAL |
|---|---|---|---|---|
| MON. | | | | |
| TUES. | | | | |
| WED. | | | | |
| THURS. | | | | |
| FRI. | | | | |
| SAT. | | | | |
| SUN. | | | | |
| | WEEKLY TOTAL → | | | |

## ECONOMIC AND SOCIETAL FACTORS

## TEACHER'S REFERENCE SHEET

I. Rationale for Activity: A large part of a family's budget is spent on food--about 20-40% of the total take-home pay. With more than 8,000 different items to choose from in the average grocery store, where to begin, and what to choose are major concerns of the consumer. Since efforts to make significant changes in family eating habits are usually unsuccessful, perhaps improving buying habits and practices is necessary to stretch the food dollar.

II. Weekly Menu Example

WORKSHEET

| Weekly Menu for Sept. 1 to Sept. 7 | Grocery List (not including staples) | Grocery Prices | Sub-Total |
|---|---|---|---|
| (B) 1 scrambled egg, | 1 doz. eggs | @ .69 per doz. | |
| toast | 1 loaf of bread | @ .79 per loaf | |
| choc. milk | 1 qt. of choc. milk | @ .65 per qt. | |
| (L) hamburger, | 1 bag of hamburger buns | @ .49 per bag | |
| | 1 lb. ground beef | @1.29 per lb. | |
| | 1 tomato | @ .39 per tomato | |
| | 1 onion | @ .19 per onion | |
| cola | 1 qt. cola | @ .49 per qt. | |
| (D) baked chicken, | 1 chicken | @1.59 per chicken | |
| boiled potatoes, | 2 potatoes | @ .17 per potato | |
| shredded lettuce salad | 1 head of lettuce | @ .39 per head | |
| orange juice | 1 can of frozen orange juice | @ .34 per can | |
| | | | $6.84 |

III. Staples:

flour
sugar
salt and spices
margarine
oil
salad dressing
ketchup
mustard
etc.

## ECONOMIC AND SOCIETAL FACTORS

ACTIVITY: Examining Bargains

OBJECTIVE: After completing this activity, the student should be able to identify one or more bargains.

APPROXIMATE TIME: 60 - 90 minutes

MATERIALS: Handout: Examining Bargains, pencils

DIRECTIONS: Introduce the activity with the following comments.

> Many stores and companies advertise items as bargains. You will discover that many times these items are not bargains, but just poorer quality products at lower prices.

Ask each student to find an advertisement for a sale item. This task may be completed at home or at school if recent newspapers are available. The student will then be assigned the task of going to a store where the item is not on sale in order to compare price and quality. (If the advertisement is not clear regarding the product, then the student may need to go to the store having the sale, as well.) Ask the student to complete the handout after visiting the store. On a pre-arranged day, students will share their shopping experiences with the class. Ask students questions about bargain shopping. Which items were bargains? Discuss the "savings" found in buying good quality goods even at slightly higher prices.

# ECONOMIC AND SOCIETAL FACTORS

## EXAMINING BARGAINS

Answer the questions below:

1. Name of the product ________________________________________
2. Sale Price __________________
3. Regular price _____________________
4. Quality of sale-price product ______________________________
5. Quality of regular price product ____________________________
6. Was the sale-priced product a "bargain?" ____________________
7. If the product was a bargain, what would you save? __________ ____________________________________________________________
8. If the product was not a bargain, why not? __________________ ____________________________________________________________

## ECONOMIC AND SOCIETAL FACTORS

| | |
|---|---|
| ACTIVITY: | Shopping for Bargains |
| OBJECTIVE: | After completing this activity, the student should be able to state whether or not a sale item is a bargain. |
| APPROXIMATE TIME: | 30 - 60 minutes |
| MATERIALS: | Handout: Bargains: What Are They?, pencils |

DIRECTIONS: Distribute copies of the handout to the students. Introduce the activity and define "bargain" through the following comments.

> When you pay a lower price for an item, you do not necessarily have a bargain. An item is a bargain only if you are able to use it. You should know this so that you will be able to spend you money more wisely.

Read the instructions on the handout to the students. Ask students to decide if any of the 15 items are bargains and to be prepared to present their answers to the class. When the students have finished the handout, discuss the items one by one. Reach a group consensus regarding whether or not an item is a good buy.

# BARGAINS:

## WHAT ARE THEY?

DIRECTIONS: Read the statements below. Write BARGAIN in the blank beside the statement which discusses a bargain, and NON-BARGAIN beside the statement which presents a bad buy.

1. ________ There is a very good sale on mahogany end tables. You have maple furniture.

2. ________ There is a very good sale on yellow rugs. You could use a yellow rug in your bedroom.

3. ________ You have two vacuum cleaners at home. You find a fantastic sale on vacuum cleaners.

4. ________ All of your clothing are shades of blue and gray. You find a great bargain in a brown suit.

4. ________ You have been invited to a Christmas dance. You find a long dress (or tuxedo) which has been reduced in price.

6. ________ The local department store has a summer sale on fur jackets. The temperature where you live never gets below 80 degrees.

7. ________ You and your team have only one football game left this season. You find a sale on football cleats.

8. ________ You stop at a garage sale and find a dress for only $1 and it is almost new. Nobody wears that style dress anymore.

9. ________ Liver is on sale at 19¢ per pound. Nobody in your family will eat liver.

10. ________ You take a lot of pictures. Your camera is worn out. You find a sale on cameras.

11. ________ You want to buy a new pair of shoes. You can buy a pair that you know will not last very long, for $3. Or you can pay $15 and buy a pair that will last all year.

SARDINES 4 for $1.00

(continued)

## ECONOMIC AND SOCIETAL FACTORS

### BARGAINS: WHAT ARE THEY? (continued)

12. ____________ You can buy a pair of wool trousers for $20. The trousers will have to be dry-cleaned. Instead, you choose polyester gabardine trousers for $30 that can be washed at home.

13. ____________ The candy store is having a half-price sale on fudge. You are on a diet.

14. ____________ The store is having a sale on king-size sheets. You have only twin beds.

15. ____________ Nobody smokes at home. You find a terrific bargain on ashtrays.

## ECONOMIC AND SOCIETAL FACTORS

**ACTIVITY:** Testing Different Product Brands

**OBJECTIVE:** After completing this activity, the student should be able to explain why there are more than one brand for most products.

**APPROXIMATE TIME:** 50 - 75 minutes

**MATERIALS:** Four brands of cola, four paper cups labeled according to the brand of the cola, crackers, paper, pencils.

**DIRECTIONS:** Before asking for four volunteers to rate the colas, read the following introduction:

> This is an opportunity for you to take part in a taste test--similar to the ones you have seen on television. Do any of you want to see if you can tell the "imitation" from the "real thing."

Choose four volunteers to be "tasters" or raters. This group is the "taste-test panel." Each member of the panel is seated at a table facing the class, and then is blindfolded. Ask for student volunteers who will be assistants to the raters. Each assistant will write down the names and ratings for the colas when told to do so by the rater.

The teacher should pour each cola into the correct cup according to labels written on the cups before starting the taste test.

Give each rater a taste of one of the four colas. Ask the rater to whisper the suspected brand name of the cola to his or her assistant. The assistant writes the name down on a piece of paper. Give each rater a cracker so the first taste will not interfere with the second cola, and so forth.

After all colas have been tasted and "named," start the tasting again, but this time mix-up the order of the colas. Have each rater taste and then rate each cola. The raters should use "1" for best, "2" for next best, "3" for the third-rated cola, and "4" for the worst tasting cola. The assistants should write the ratings down on paper just as before.

Now, ask each rater to tell the assistant the name of his or her favorite cola brand. The teacher should take the rating sheets and write the results of the taste test on the board. The following example shows a good way to present the results.

**EXAMPLE:**

NAME OF COLA*

| RATER | ORDER: 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| Mary | Brand A | Brand B | Brand C | Brand D |
| Bob | Brand A | Brand C | Brand D | Brand B |
| Sue | Brand B | Brand C | Brand A | Brand D |
| David | Brand D | Brand A | Brand B | Brand C |
| ACTUAL BRAND | Brand A | Brand B | Brand C | Brand D |

RATING OF COLA

| RATER | ORDER: 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| Mary | 4 | 3 | 2 | 1 |
| Bob | 4 | 1 | 2 | 3 |
| Sue | 3 | 4 | 2 | 1 |
| David | 1 | 3 | 2 | 4 |
| BRAND | Brand D | Brand C | Brand B | Brand A |

FAVORITE BRAND

| RATER | BRAND |
|---|---|
| Mary | A |
| Bob | D |
| Sue | B |
| David | D |

*Actual name of cola would be written on the board during the activity

Compare the raters' guesses to the actual brand names to see who guessed correctly. Determine which brand was most favored by the raters. Compare the ratings and the raters' favorite brands.

Did the raters give their favorite brands the highest ratings? Did the raters correctly identify their favorite brands? Did the taste test reveal that there are distinct consumer brand preferences and loyalties? Discuss reasons why there are so many brands of soft drinks on the market. Ask students if favorite brands are determined by taste, advertising influence, and/or personality.

## ECONOMIC AND SOCIETAL FACTORS

| | |
|---|---|
| ACTIVITY: | Understanding Product Development |
| OBJECTIVE: | After completing this unit, the student should be able to state the sequence of jobs involved in the development of at least one product. |
| APPROXIMATE TIME: | 150 - 240 minutes |
| MATERIALS: | Handout: A Best Seller; poster board; paper; magazines; scissors; glue; ruler; pencil; felt-tip pen; (optional: 2 X 2 opaque slides or blank filmstrip film, blank cassette tape, cassette tape player and microphone, slide or film strip projector.) |

DIRECTIONS: This activity may be completed as small group projects, using either the paper medium (to make a notebook) or the film medium (to make an audiovisual presentation). The teacher must obtain the necessary materials before the beginning date for the activity.

Ask students to work in group of three or four. They should trace the development of a product from raw material to finished product. Tell them that they should focus upon the jobs involved in the development. Distribute copies of the handout. With the students, discuss aloud the development of a best seller. When students understand the handout, ask them to trace the development of other products which interest them.

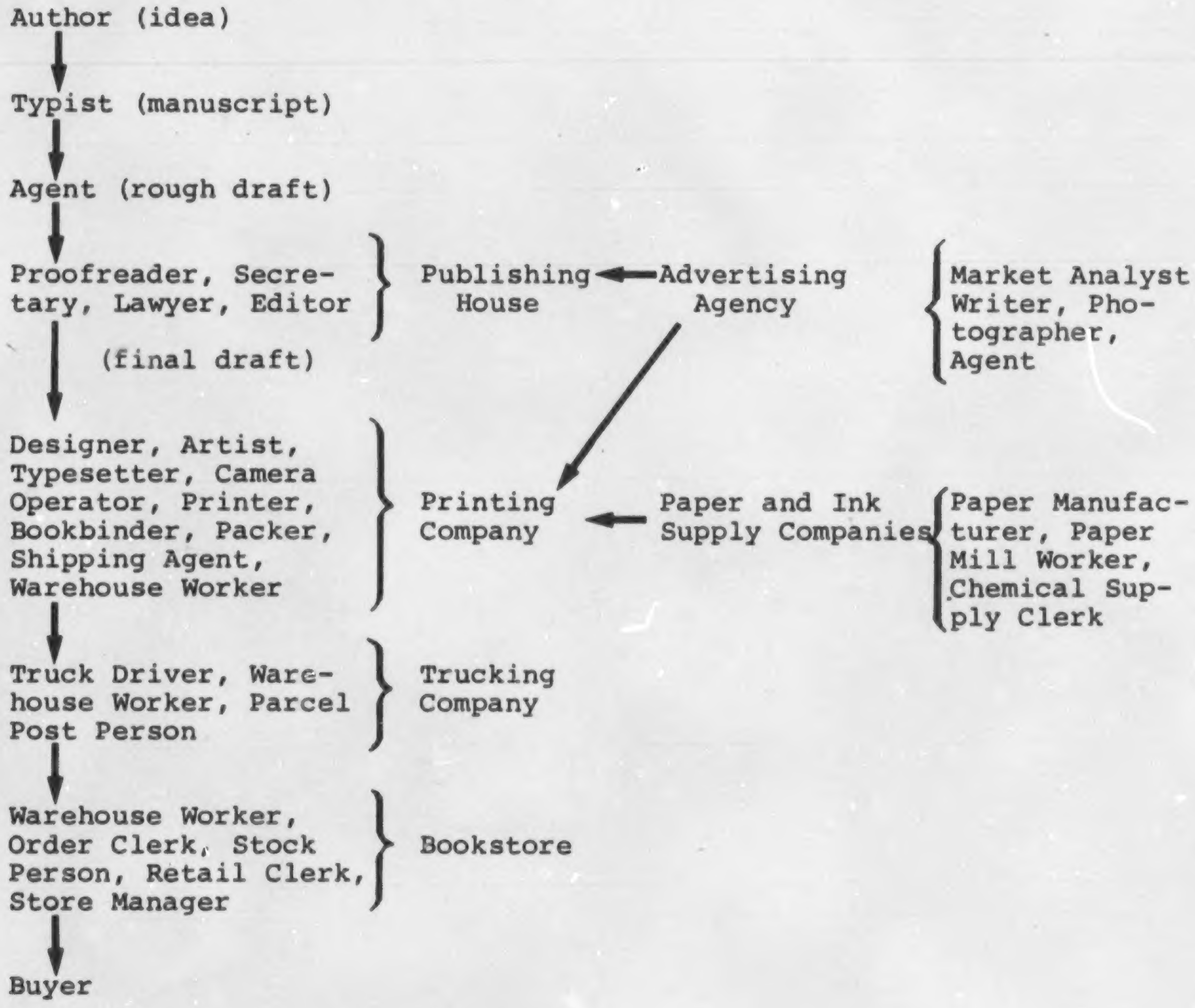
Instruct them to draw or find pictures of the jobs involved in each stage of product development and distribution. If the students are working on the notebook (rather than the audiovisual presentation), ask them to have a picture of the finished retail product on the cover of the notebook. Then, the pages of the notebook can include drawings, magazine clippings, charts, and sentences to logically show the stages of development.

Students who work on an audio-visual presentation can "specialize." For example, one or two students can draw the pictures on the slides/filmstrips while the others write and record the script on cassette tape. The students may wish to speak various roles, use sound effects, make signals on the tape for slide changes, and other audio methods. The audio-visual presentation requires good planning and organization as well as creativity from the participating students.

Dates and times for presentations must be set when the students have completed their project work. After the presentations, discuss the fact that many people in a variety of jobs must be involved with the production of items people take for granted.

## ECONOMIC AND SOCIETAL FACTORS

### A BEST SELLER


Author (idea)
Typist (manuscript)
Agent (rough draft)
Proofreader, Secretary, Lawyer, Editor
(final draft)
Publishing House
Advertising Agency
Market Analyst Writer, Photographer, Agent
Designer, Artist, Typesetter, Camera Operator, Printer, Bookbinder, Packer, Shipping Agent, Warehouse Worker
Printing Company
Paper and Ink Supply Companies
Paper Manufacturer, Paper Mill Worker, Chemical Supply Clerk
Truck Driver, Warehouse Worker, Parcel Post Person
Trucking Company
Warehouse Worker, Order Clerk, Stock Person, Retail Clerk, Store Manager
Bookstore
Buyer

# ECONOMIC AND SOCIETAL FACTORS

| | |
|---|---|
| ACTIVITY: | Practicing Spelling Words and Numbers |
| OBJECTIVE: | After completing this activity, the student should be able to spell correctly the days of the months, write abbreviations for the months, and write the names of the numbers from 1-20. |
| APPROXIMATE TIME: | 30 - 45 minutes |
| MATERIALS: | Handout: Let's Practice Spelling Words and Numbers, pencils or pens |
| DIRECTIONS: | Give the students copies of the handout. Ask them to complete the exercise. Answer questions as needed. |

## ECONOMIC AND SOCIETAL FACTORS

### LET'S PRACTICE SPELLING WORDS AND NUMBERS

Directions: Write the following months of the year five times each.

January ____________________
February ____________________
March ____________________
April ____________________
May ____________________
June ____________________
July ____________________
August ____________________
September ____________________
October ____________________
November ____________________
December ____________________

Write the abbreviations for the following months.

January ________
February ________
March ________
April ________
May ________
June ________

July ________
August ________
September ________
October ________
November ________
December ________

Write the names of the following numbers.

1 ____________________
2 ____________________
3 ____________________
4 ____________________
5 ____________________
6 ____________________
7 ____________________
8 ____________________
9 ____________________
10 ____________________

11 ____________________
12 ____________________
13 ____________________
14 ____________________
15 ____________________
16 ____________________
17 ____________________
18 ____________________
19 ____________________
20 ____________________

# ECONOMIC AND SOCIETAL FACTORS

| | |
|---|---|
| ACTIVITY: | Examining A Check |
| OBJECTIVE: | After completing this activity, the student should be able to write a check. |
| APPROXIMATE TIME: | 50 - 75 minutes |
| MATERIALS: | Handouts: Check Worksheets (I-IV), pens or pencils |
| DIRECTIONS: | Distribute the worksheets. Ask students to complete Parts I-IV. Check individual student progress during the activity. If time permits, discuss with students the various places and situations where checks may be (and may not be) used. |

## ECONOMIC AND SOCIETAL FACTORS

## CHECK WORKSHEET

No. 175

_______ 19___ 88-2398/119

PAY TO THE ORDER OF _______ $______

_______ DOLLARS

**HOME TOWN BANK**
**Your Town, Texas**

MEMO _______

⑆9119⑈2398⑆ ⑈218⑈231⑈7⑈

#1

---

**American High School**
**Senior Class**
**Your Town, U.S.A.**

175

October 11 1978 88-2398/119

PAY TO THE ORDER OF Pat Smith $5 20/100

Five dollars and 20/100 DOLLARS

**HOME TOWN BANK**
**Your Town, Texas**

MEMO _______ Donald Brown

⑆9119⑈2398⑆ ⑈218⑈231⑈7⑈

#2

---

175

_______ 19___ 88-2398/119

PAY TO THE ORDER OF _______ $______

_______ DOLLARS

**HOME TOWN BANK**
**Your Town, Texas**

MEMO _______

⑆9119⑈2398⑆ ⑈218⑈231⑈7⑈

#3

# ECONOMIC AND SOCIETAL FACTORS

## CHECK WORKSHEET

PART I.

Look at the check #1 and do the following.

1. The line you see, No.____________, is where the check number is written. Put an X on the line where the check number should be written.

2. The Home Town Bank of Your Town is where the checking account is kept. Put a ✓ over the name of the bank.

3. Where you see _______________ 19___, is where the month, day, and year are written. Write today's date in these blanks.

4. Look at the blank line after the words "Pay to the Order of." This is where the name of the person or persons to whom the check is written is placed.
   The person to whom the check is written is called the payee.
   Put O above the line where the name of the payee should be written.

5. The place you see $ ________________ is where the amount of the check should be written in numbers.
   Put OO above the blank line where the amount of the check should be written in numbers.

6. The place you see ____________________________________ Dollars is where the amount should be written out.

   Put OX above the blank line where the amount of the check should be written out.

7. The blank line at the bottom of the check is where the person who writes the check should write her or his name.
   This person who writes the check is called the drawer or payer.
   Put XXX above the line where the drawer should write the signature.

## ECONOMIC AND SOCIETAL FACTORS

### CHECK WORKSHEET

PART II.

Look at the check #2 and do the following:

1. Find the two places where twenty cents is written as a fraction. Put an X by the two places where you do see twenty cents written as a fraction.

2. Find the place where the numbers in the amount of the check are written out in long hand.

   Put a ✓ at the beginning of the line where the amount of the check is written in long hand.

3. The check number is ________________.

4. The payee is ________________________.

5. The name of the city and state where Donald Brown has his checking account is ____________________________________.

6. The amount of the check is ______________________________.

7. The date the check was written is _______________________.

# ECONOMIC AND SOCIETAL FACTORS

## CHECK WORKSHEET

PART III

CUT OUT THE RECTANGLES BELOW AND PASTE THEM IN THE CORRECT PLACE ON THE CHECK #3.

February 4, 1979

Payee: Christopher Robin Donaldson

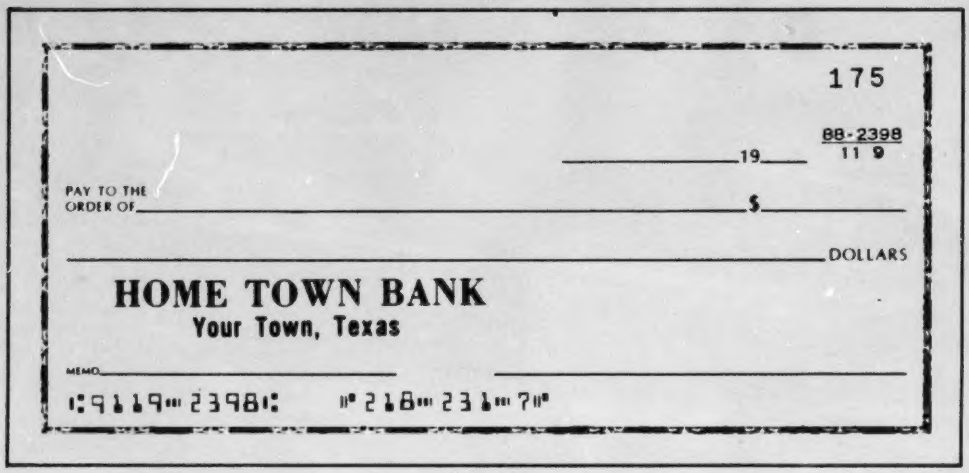
Seventeen dollars and 82/100

17.82

Drawer: Belle Starr Smithe

## ECONOMIC AND SOCIETAL FACTORS

### CHECK WORKSHEET



175

_______________19____ 88-2398 / 11 9

PAY TO THE ORDER OF_______________________________________$__________

_______________________________________________________DOLLARS

**HOME TOWN BANK**

**Your Town, Texas**

MEMO____________________ ____________________________

⑆9119⑈2398⑆ ⑈218⑈231⑈7⑈

PART IV

Fill in the above check:

1. You are writing the check today.
2. You are writing the check to Samuel Jones.
3. The amount of the check is six dollars and forty cents.
4. The check is written for typewriter repair.

SOME THINGS TO REMEMBER ABOUT CHECKS

1. A check is a written order for a bank to pay money.
2. Checks are used everyday.
3. You do not have to carry a lot of money when you use checks.
4. You MUST put money in a bank account before you write a check.
5. You MUST always write a check in ink.
6. You should always sign your name on a check, never print it.

# ECONOMIC AND SOCIETAL FACTORS

| | |
|---|---|
| ACTIVITY: | Keeping Checking Account Records |
| OBJECTIVE: | After completing this activity, the student should be able to keep a record of checks by completing either a check stub or a check register. |
| APPROXIMATE TIME: | 60 - 90 minutes |
| MATERIALS: | Handouts: Worksheet (Parts I-III); pens or pencils; transparency (from transparency master) |
| DIRECTIONS: | Distribute copies of the handouts. Ask students to complete Parts I-III of the Worksheet. Upon completion of the worksheet, ask the students to follow the instructions on the handout to find Sam's checking account balance. Tell the students that most banks allow the person to choose between the check stub and the check register. Discuss the two methods for keeping checking account records. Allow students enough time to compare their answers with the transparency. |

# ECONOMIC AND SOCIETAL FACTORS

## WORKSHEET

PART I

1. The place on the check stub below No.________ is where you write your check number. Put a ✓ on the line where you write your number.
2. The place you see $___________ is where you write the amount of the check. Put an X over the blank line where you should write the amount of the check.
3. The place you see Date__________,19___ is where you write the date of the check. Put XX on the dateline.

No. ______________________ $________________________

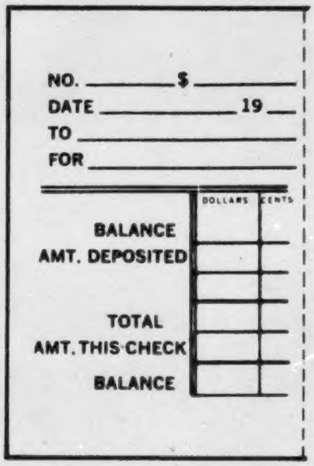
Date _______________________, 19____

To _________________________________________________________________

For ________________________________________________________________

| | Dollars | Cents |
|---|---|---|
| Balance Brought Forward | | |
| Amount Deposited | | |
| TOTAL | | |
| Amount Of This Check | | |
| Balance Carried Forward | | |

4. Where you see TO_________________ is where you write the name of the Payee. Put an O on the payee line.
5. The place you see FOR__________is where you write the reason you wrote the check. Place an OO above the reason line.
6. Where you see Balance Brought Forward __________is where you write the amount of money you HAD in your account BEFORE you wrote this check.



NO. ________ $ __________

DATE ____________ 19 ___

TO ___________________

FOR __________________

| | DOLLARS | CENTS |
|---|---|---|
| BALANCE | | |
| AMT. DEPOSITED | | |
| | | |
| TOTAL | | |
| AMT. THIS CHECK | | |
| BALANCE | | |

SAMPLE ONLY

(continued)

## WORKSHEET PART I (continued)

7. The place you see Amount Deposited_______________ is where you write the amount of money you have put in your checking account. Put ✓✓ on the deposit line.

8. The place you see TOTAL______________ is where you add up all the money in your checking account. Put XXX where you should write the total amount of money in your checking account.

9. The place you see Amount of This Check____________________ is where you write the amount of the check you have just written. Put ✓✓✓ where you should write the amount of your latest check.

10. The place you see Balance Carried Forward ___________________ is where you write the amount that you have left in your checking account AFTER writing your latest check. Put OOO in the blank space where you should write the balance carried forward.

# ECONOMIC AND SOCIETAL FACTORS

## WORKSHEET

Part II

No.__________ $__________________

Date____________________,19__

To ________________________________________

For _______________________________________

| | Dollars | Cents |
|---|---|---|
| Balance Brought Forward | | |
| Amount Deposited | | |
| TOTAL | | |
| Amount Of This Check | | |
| Balance Carried Forward | | |

Amt. This Check $13.00

A hammer and a saw

Check no. 507

$120.00

Bal. Bro't For'd $100.00

Amt. Deposited $20.00

Bal. Car'd For'd $107.00

October 4, 1958

Johnson's Hardware

The check was written for $13.00

Cut out the numbers and words in the rectangles and paste them in the correct places on the enlarged check stub above.

## ECONOMIC AND SOCIETAL FACTORS

## WORKSHEET

PART III

PLEASE BE SURE TO DEDUCT ANY PER CHECK CHARGES OR SERVICE CHARGES THAT MAY APPLY TO YOUR ACCOUNT

| CHECK NO | DATE | CHECKS ISSUED TO OR DESCRIPTION OF DEPOSIT | (−) AMOUNT OF CHECK | | ✓ T | (−) CHECK FEE (IF ANY) | (+) AMOUNT OF DEPOSIT | | BALANCE | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | 101 | 25 |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
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| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |

1. Sam Gonzales decided to give a party for his friends. He had $101.25 in his bank account and he believed he could afford it.

2. First Sam went to the Lee Paint Store where he bought paint, tile wax, window cleaner, and large sponges, a total of $15.72. Sam was going to give his patio a freshen-up job before his friends came. (#106)

3. After Sam had cleaned his house and patio, he went to Winn's Variety Store and bought several rolls of crepe paper, small paper sacks, small candles, and gummy tape to decorate his front walk and patio for his party. His total bill was $7.65. (#107)

4. Then Sam went to Handy-Andy Grocery store and bought two beef briskets to barbecue, potatoes and celery for potato salad, some salt pork for pinto beans, a jar of pickles, some eggs to devil, and a chocolate cake. The total bill was $43.16. (#108)

5. The day before the party, Sam received his pay check for $361.32 which made him feel good when he deposited it in his bank.

6. The next day, Sam paid his rent--$108.00, and his electricity bill--$41.14. (#109 and #110)

7. After that, Sam had to pay $9.08 for his water bill. (#111)

8. HOW MUCH does Sam have left?

(continued)

## ECONOMIC AND SOCIETAL FACTORS

### WORKSHEET PART III (continued)

No. 110 $ 15 $\frac{72}{100}$

Date April 21, 19, 81

To Lee Paint Store

For Paint and cleaner products

| | Dollars | Cents |
|---|---|---|
| Balance Brought Forward | 101 | 25 |
| Amount Deposited | 361 | 32 |
| TOTAL | 462 | 57 |
| Amount of This Check | 15 | 72 |
| Balance Carried Forward | 446 | 85 |

Look at the check above and complete the following sentences.

1. The check number is ______________.
2. The date the check was written was _________________________.
3. The check was written to ______________________________.
4. The check was written for ______________________________.
5. The balance brought forward from the last check was $______.
6. The amount put in the checking account was $______________.
7. The amount of money in the checking account after the deposit was $______________.
8. The amount left in the account after the check was subtracted was $______________.

# ECONOMIC AND SOCIETAL FACTORS

## SAM'S CHECK REGISTER

PLEASE BE SURE TO DEDUCT ANY PER CHECK CHARGES OR SERVICE CHARGES THAT MAY APPLY TO YOUR ACCOUNT

| CHECK NO | DATE | CHECKS ISSUED TO OR DESCRIPTION OF DEPOSIT | (−) AMOUNT OF CHECK | | √ T | (−) CHECK FEE (IF ANY) | (+) AMOUNT OF DEPOSIT | | BALANCE | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | 101 | 25 |
| 106 | 3/26 | Lee's Paint Store | 15 | 72 | | | | | 85 | 53 |
| 107 | 3/26 | Winns Variety Store | 7 | 65 | | | | | 77 | 88 |
| 108 | 3/26 | Handy-Andy Grocery | 43 | 16 | | | | | 34 | 72 |
| | 3/26 | Deposit | | | | | 361 | 32 | 396 | 04 |
| 109 | 3/27 | Rent | 108 | 00 | | | | | 288 | 04 |
| 110 | 3/27 | City Public Service | 11 | 14 | | | | | 246 | 90 |
| 111 | 3/27 | City Water | 9 | 08 | | | | | 237 | 82 |

# ECONOMIC AND SOCIETAL FACTORS

ACTIVITY: Practicing Record Keeping

OBJECTIVE: After completing this activity, the student should be able to accurately keep checking account records.

APPROXIMATE TIME: 45 - 60 minutes

MATERIAL: Handout: Worksheet; pencils; calculators (if available); transparencies (from transparency masters)

DIRECTIONS: Distribute copies of the Worksheet to all students. Ask them to solve all the problems in Parts I-IV. When the exercise has been completed, call on students for the answers so that the others may check for accuracy. Use the transparencies to provide answers for difficult items.

## ECONOMIC AND SOCIETAL FACTORS

## WORKSHEET

### PART I

| | | | | |
|---|---|---|---|---|
| ADD: | $32.40 | $14.50 | $145.00 | $16.00 |
| | 9.70 | 6.00 | 14.70 | 39.40 |
| | | | | |
| | $39.60 | $ 24.00 | $77.00 | $17.00 |
| | 44.50 | 10.00 | 18.49 | 18.49 |
| | 13.70 | 130.00 | 16.82 | 17.72 |
| | | | | |
| | $66.42 | $99.00 | $19.00 | $13.00 |
| | 13.49 | 18.42 | 4.80 | 18.00 |
| | 17.62 | 17.60 | 10.70 | 7.62 |
| | 13.40 | 18.00 | 16.42 | 4.20 |

PART II Solve the following problems. (Show your work.)

1. You deposited a $17.00 check, four $1 bills, and 50¢ in the bank. Your total deposit was $ ______________.

2. You deposited an $18.00 check, fifteen $1 bills, and 50¢ in coin in the bank. Your total deposit was $ _____________.

3. You deposited one $10.50 check, three $1 bills, one 50¢ piece, two dimes, and three pennies in your account. Your total deposit was $ _______________.

4. You deposited one check for $50.00, four $1 bills, three 50¢ pieces, one nickel, two dimes, and a quarter. Your total deposit was $_________________.

## ECONOMIC AND SOCIETAL FACTORS

## WORKSHEET

PART III

SUBTRACT:

| | | | |
|---|---|---|---|
| $17.42<br>- 9.80 | $19.33<br>- 4.17 | $6.17<br>- 3.92 | $1.89<br>- .50 |
| $16.19<br>- 9.80 | $54.17<br>- 7.80 | $26.90<br>- 18.19 | $9.90<br>- 3.24 |
| $350.14<br>- 60.18 | $624.14<br>- 17.90 | $466.14<br>- 12.18 | $610.00<br>- 19.42 |
| $1,760.40<br>- 342.18 | $1,124.00<br>- 117.14 | $2,789.00<br>- 170.14 | $1,982.64<br>- 700.19 |

PART IV Solve the following. (Show your work.)

1. Your bank balance is $300.00. You write a check for $19.40. Your bank balance is now $ ____________.

2. Your bank balance is $980.10. You write a check for $10.00. Your bank balance is now $ ____________.

3. Your bank balance is $1,000.00. You write a check for $322.19. Your bank balance is now $ ____________.

4. Your bank balance is $980.42. You write a check for $97.14. Your bank balance is now $ ____________.

# ECONOMIC AND SOCIETAL FACTORS

## ANSWER SHEET

### PART I

| | | | | |
|---|---|---|---|---|
| ADD: | $32.40 | $14.50 | $145.00 | $16.00 |
| | 9.70 | 6.00 | 14.70 | 39.40 |
| | $42.10 | $20.50 | $159.70 | $55.40 |
| | | | | |
| | $39.60 | $ 24.00 | $77.00 | $17.00 |
| | 44.50 | 10.00 | 18.49 | 18.49 |
| | 13.70 | 130.00 | 16.82 | 17.72 |
| | $97.80 | $164.00 | $112.31 | $53.21 |
| | | | | |
| | $66.42 | $99.00 | $19.00 | $13.00 |
| | 13.49 | 18.42 | 4.80 | 18.00 |
| | 17.62 | 17.60 | 10.70 | 7.62 |
| | 13.40 | 18.00 | 16.42 | 4.20 |
| | $110.93 | $153.02 | $50.92 | $42.82 |

### PART II Solve the following problems. (Show your work.)

1. You deposited a $17.00 check, four $1 bills, and 50¢ in the bank.
   Your total deposit was $21.50.

2. You deposited one $18.00 check, fifteen $1 bills, and 50¢ in coin in the bank.
   Your total deposit was $33.50.

3. You deposited on $10.50 check, three $1 bills, one 50¢ piece, two dimes, and three pennies in your account.
   Your total deposit was $14.23.

4. You deposited one check for $50.00, four $1 bills, three 50¢ pieces, one nickel, two dimes, and a quarter.
   Your total deposit was $56.00.

# ECONOMIC AND SOCIETAL FACTORS

## ANSWER SHEET

### PART III

| | | | | |
|---|---|---|---|---|
| SUBTRACT: | $17.42<br>- 9.80<br>$7.62 | $19.33<br>- 4.17<br>$15.16 | $6.17<br>- 3.92<br>$2.25 | $1.89<br>- .50<br>$1.39 |
| | $16.19<br>- 9.80<br>$6.39 | $54.17<br>- 7.80<br>$46.37 | $26.90<br>- 18.19<br>$ 8.71 | $9.90<br>- 3.24<br>$6.66 |
| | $350.14<br>- 60.18<br>$289.96 | $624.14<br>- 17.90<br>$606.24 | $466.14<br>- 12.18<br>$453.96 | $610.00<br>- 19.42<br>$590.58 |
| | $1,760.40<br>- 342.18<br>$1,418.22 | $1,124.00<br>- 117.14<br>$1006.86 | $2,789.00<br>- 170.14<br>$ 2618.86 | $1,982.64<br>- 700.19<br>$1282.45 |

### PART IV Solve the following. (Show your work.)

1. Your bank balance is $300.00. Your write a check for $19.40. Your bank balance is now $280.60.

2. Your bank balance is $980.10. You write a check for $10.00. Your bank balance is now $970.10.

3. Your bank balance is $1,000.00. You write a check for $322.19. Your bank balance is now $677.81.

4. Your bank balance is $980.42. You write a check for $97.14. Your bank balance is now $ 883.28.

# ECONOMIC AND SOCIETAL FACTORS

| | |
|---|---|
| ACTIVITY: | Calculating with Decimal Points |
| OBJECTIVE: | After completing this activity the student should be able to correctly line up decimal points when adding or subtracting. |
| APPROXIMATE TIME: | 25 - 40 minutes |
| MATERIAL: | Handout: Worksheet, pencil, transparency (from transparency master) |
| DIRECTIONS: | Distribute copies of the Worksheet to all students. Ask them to solve all the problems in Parts I-II. When the exercise has been completed, call on various students to give the answers so that other students can check their papers. Use transparency for answer key as needed. |

## ECONOMIC AND SOCIETAL FACTORS

## WORKSHEET

PART I. When adding or subtracting dollars and cents, the decimal points must be lined up in a row directly under each other.

Example: Add $4.92, $1.30, $.30, $.02

```
$4.92
 1.30
  .30
  .02
-----
$6.54
```

Solve the following problems:

a. Add $.42 $13.90 $14.00 $12.19

b. Add $42.60 $.05 $9.98 $29.00

c. Add $110.90 $.16 $11.49 $50.00

d. Add $10.12 $19.09 $9.90 $82.16

e. Add $11.02 $.04 $.12 $17.62

PART II. When subtracting dollars and cents, the decimal points are lined up in a row directly under each other.

Example: Subtract $.75 from $12.00

```
$12.00
   .75
------
$11.25
```

a. Subtract $11.08 from $77.14

b. Subtract $10.09 from $19.40

c. Subtract $12.60 from $20.00

d. Subtract $40.72 from $117.86

e. Subtract $.02 from $9.99

## ECONOMIC AND SOCIETAL FACTORS

## ANSWER SHEET

PART I

a. $40.51

b. $81.63

c. $172.55

d. $121.27

e. $28.80

PART II

a. $66.06

b. $9.31

c. $7.40

d. $77.14

e. $9.97

# ECONOMIC AND SOCIETAL FACTORS

| | |
|---|---|
| ACTIVITY: | Opening a Checking Account |
| OBJECTIVE: | After completing this activity, the student should be able to state the steps needed to open a checking account. |
| APPROXIMATE TIME: | 60 - 90 minutes |
| MATERIALS: | Handout: Worksheet, pencil |
| DIRECTIONS: | Distribute copies of the Worksheet. Ask the students to complete every section. When the exercise has been completed, call on students to give the answers so that other students can check their worksheets. |

ECONOMIC AND SOCIETAL FACTORS

WORKSHEET

**NAME** ______________________________

**ADDRESS** ______________________ **PHONE** ____________

**The Superbo National Bank is hereby authorized to recognize the signature below in payment of funds or transactions of other business**

______________________________

______________________________

1. A signature card must be filled out when a checking account is opened.
2. The signature card is obtained from a bank teller.
3. LOOK at the signature card at the top of this page.
4. PRINT your name on the first line.
5. PRINT your address on the next line.
6. Write your telephone number.
7. Write your signature on the next line. DO NOT PRINT IT.
8. IMPORTANT The same signature used on the above signature card should be used on all checks.

PRACTICE A. Print your full name very carefully five times.

______________________________

______________________________

______________________________

______________________________

______________________________

PRACTICE B. Print your address very carefully five times.

______________________________

______________________________

______________________________

______________________________

______________________________

## WORKSHEET

PRACTICE C. Write your signature five times.

________________________________________

________________________________________

________________________________________

________________________________________

________________________________________

Before you can write a check on your new checking account, you must fill out a deposit slip and put some money IN the bank. Every kind of money can be deposited in a checking account: Paper bills, coins, endorsed checks.

Below you will find a simulated deposit slip. Fill it out by following these instructions:

1. Print your name on the first blank line.
2. Print your address on the second blank line.
3. Print the date on the third blank line.
4. For practice, act as if you are depositing the following amounts of money:
    a. a $5.00 bill
    b. 75¢ in coin
    c. an endorsed check for $47.52
5. Add all of the deposits and get a total deposit made.

**EL SUPERBO NATIONAL BANK**
**EL SUPERBO, TEXAS**

**Deposit to the account of** ____________________

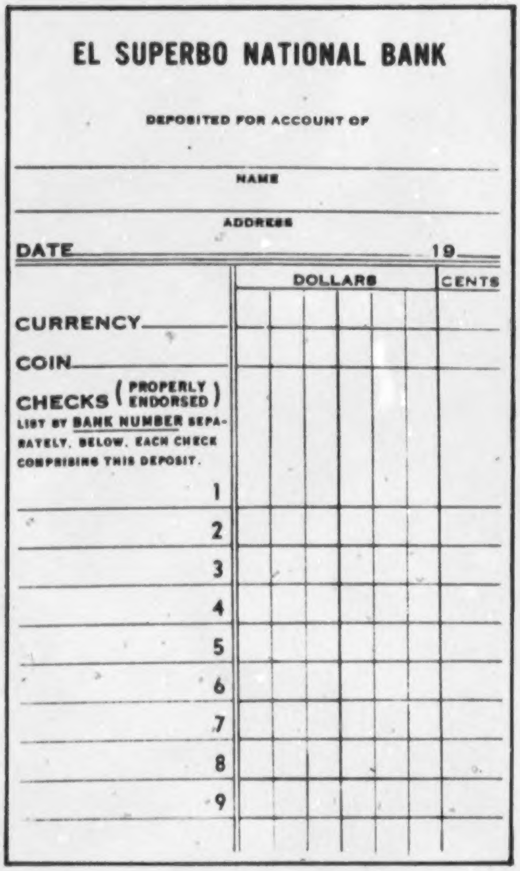
________________________________________

________________________________________

| | **Dollars** | **Cents** |
|---|---|---|
| | | |
| **Checks:** **Cash Deposits** | | |
| **1.** | | |
| **2.** | | |
| **3.** | | |
| **4.** | | |

## ECONOMIC AND SOCIETAL FACTORS

## WORKSHEET



**EL SUPERBO NATIONAL BANK**

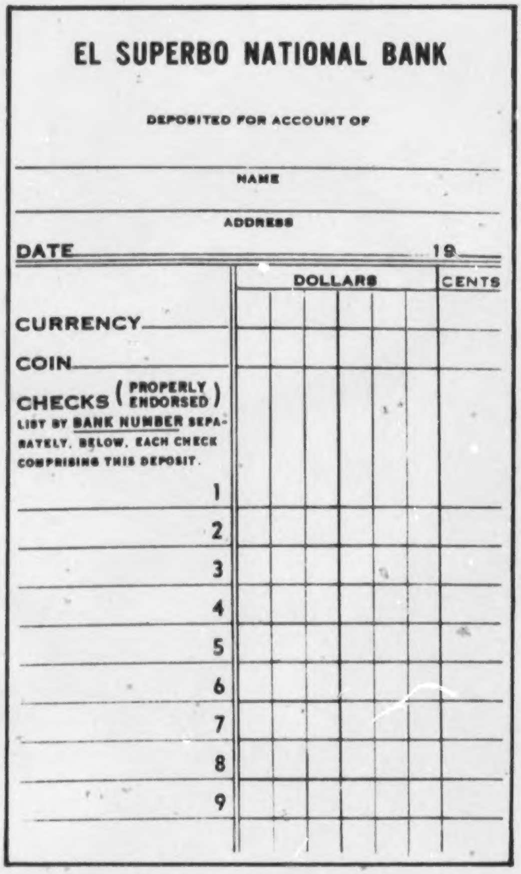
DEPOSITED FOR ACCOUNT OF

NAME

ADDRESS

DATE ______ 19__

| | DOLLARS | CENTS |
|---|---|---|
| CURRENCY | | |
| COIN | | |
| CHECKS (PROPERLY ENDORSED) LIST BY BANK NUMBER SEPARATELY, BELOW, EACH CHECK COMPRISING THIS DEPOSIT. | | |
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |



**EL SUPERBO NATIONAL BANK**

DEPOSITED FOR ACCOUNT OF

NAME

ADDRESS

DATE ______ 19__

| | DOLLARS | CENTS |
|---|---|---|
| CURRENCY | | |
| COIN | | |
| CHECKS (PROPERLY ENDORSED) LIST BY BANK NUMBER SEPARATELY, BELOW, EACH CHECK COMPRISING THIS DEPOSIT. | | |
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |

1. Fill out one of the checking deposit slips pictured above.

   Use today's date. Deposit: $25.00 in bills
   12.82 in coin
   one $5.62 check from Sheila Jackson

2. Fill out the other checking deposit slip. Use today's date.

   Deposit: $1.00 in bills
   four $5.00 bills
   four 50¢ pieces
   one nickel
   one $24.00 check from Manuel Ortiz

## ECONOMIC AND SOCIETAL FACTORS

ACTIVITY: Cashing Checks

OBJECTIVE: After completing this activity, the student should be able to correctly endorse a check.

APPROXIMATE TIME: 30 - 60 minutes

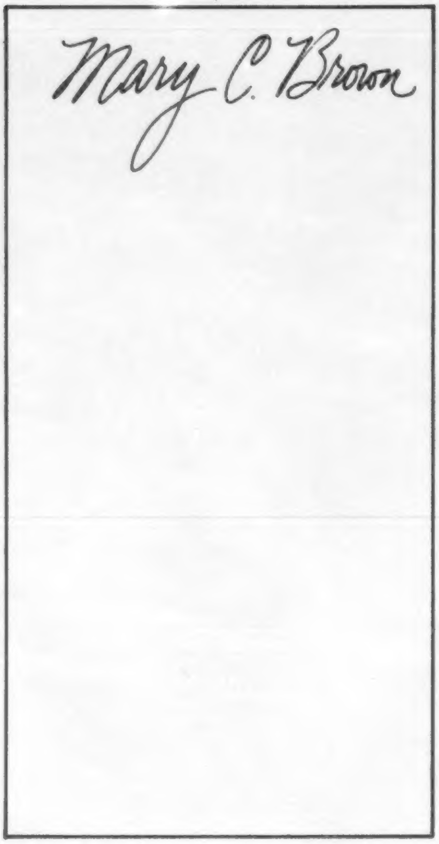
MATERIALS: Handout: Worksheet, pen

DIRECTIONS: Distribute copies of the Worksheet. Ask students to read the directions and the example and then endorse the other checks in ink. Discuss the various places and situations in which one would cash a check.

# ECONOMIC AND SOCIETAL FACTORS

## WORKSHEET

DO NOT ENDORSE
A CHECK UNTIL
JUST BEFORE
YOU CASH IT.
WHY?
BECAUSE IF IT
WERE LOST, ANYONE
WHO FOUND IT COULD
CASH IT.



### WHAT YOU MUST KNOW ABOUT ENDORSING CHECKS

You must write your name on the back of a check in order to cash it. This is called endorsing the check.

You should always write, NEVER print your name when you endorse a check.

### POINT TO REMEMBER

If you are going to deposit an entire check in a bank or savings institution, write "For Deposit Only" below your signature with your account number. You may endorse the check prior to deposit, because writing "For Deposit Only" will prohibit others from cashing it.

## ECONOMIC AND SOCIETAL FACTORS

## WORKSHEET

DIRECTIONS TO THE STUDENT:

Act as if the four checks below were written to you. To cash these checks or to deposit them into your checking account, it is necessary for you to endorse them. Carefully write YOUR NAME at the top of each check, as "Mary C. Brown" signed the sample check.